

SERFF Tracking #:

UPMC-133641900

State Tracking #:

UPMC-133641900

Company Tracking #:

State:

Pennsylvania

Filing Company:

UPMC Health Coverage, Inc.

TOI/Sub-TOI:

HOrg021 Individual Health Organizations - Health Maintenance (HMO)/HOrg021.005D Individual - HMO

Product Name:

2024 IND Health Coverage

Project Name/Number:

/

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	UPMC Health Coverage Inc. Individual Public PDF 1 UPMC-133641900.pdf UPMC Health Coverage Inc. Individual Public PDF 2 UPMC-133641900.pdf
Item Status:	
Status Date:	

UPMC HEALTH PLAN

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May 17, 2023

Ms. Lindsi Swartz
Commonwealth of Pennsylvania Insurance Department
Insurance Product Regulation & Market Enforcement
Actuarial Review Division
Bureau of Life, Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Dear Ms. Swartz,

UPMC Health Coverage, Inc. respectfully requests approval of a rate filing for Individual On and Off Exchange HMO products. The rates are proposed for effective dates of 1/1/2024 through 12/31/2024.

Company Name/NAIC #: UPMC Health Coverage, Inc./15451
Market: Individual
On or Off Exchange: On and Off
Effective Date of Coverage: 1/1/2024
Average Rate Change Requested (Table 11): 11.34% (\$40.62)
Range of Rate Change Requested (Table 11): 4.50% to 16.45% (\$16.11 to \$58.93)
Products Offered: HMO
Rating Areas Where Plans are Offered: 1, 5 (no change from 2023)
Metal Levels Offered: Catastrophic, Bronze, Silver, Gold
Currently Enrolled Lives Affected by the Rate Change: 2,202
Currently Enrolled Policyholders Affected by the Rate Change: 1,587
Number of Plans Offered in 2024: 8 (1 less than 2023)
Total additional annual revenue generated from the proposed rate change: \$2,205,947
Corresponding Contract Form #: 660, 676
Binder ID#: UPMC-PA24-125116425
HIOS Issuer ID #: 62560
Submission Tracking #: UPMC-133641900

If you have any questions or require additional information, please call me at 978-420-6794 or email me at killamm@upmc.edu.

Sincerely,



Matthew Killam, FSA, MAAA

PA Actuarial Memorandum

Section 1 - Basic Information and Data

The purpose of this actuarial memorandum is to provide certain information related to a rate submission for the company identified below. The relevant index rate is developed in accordance with federal regulations, and plan specific premiums are generated using the allowable modifiers in accordance with the single risk pool rule.

1A. Company Information

The following section provides information related to the identification of the company that is submitting this rate filing. Much of this information is also displayed in Table 0 of the PA Actuarial Memorandum Exhibits.

Company Legal Name: UPMC Health Coverage, Inc.
NAIC #: 15451
HIOS Issuer ID: 62560
Market: Individual
Exchange: On and Off Exchange
Products: HMO
Effective Date: 1/1/2024

Company Contact Information:



Filing Information:

Rate Filing SERFF Tracking #: UPMC-133641900
Form Filing SERFF Tracking #: UPMC-133666167, UPMC-133666186
Binder SERFF Tracking #: UPMC-PA24-125116425

1B. Rate History and Proposed Variations in Rate Changes

Historical and proposed rate changes vary by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The values listed below and overall proposed rate change for 2023 are weighted averages of the increase for each plan based on projected enrollment. Please see Table 10 of the PA Actuarial Memorandum Exhibits for a breakdown of plan-by-plan rate increases.

SERFF Tracking #	Year	Rate Change*
UPMC-132364646	2021	N/A**
UPMC-132801380	2022	2.5%
UPMC-133257300	2023	4.4%

* Historical increases in this table are from Table 10

** Structure of Table 10 leads to DIV/0 error in cell AC15 for 2021 filing

1C. Average Rate Change

- Average rate change in Table 10, column AC of the PA Actuarial Memorandum Exhibits: 10.0%
- Change in 21-year-old non-tobacco premium PMPM in Table 11, cell AN13 of the PA Actuarial Memorandum Exhibits: 11.3%

1D. Membership Count

Various breakdowns of the membership count for the captioned company and market are displayed in Table 1 of the PA Actuarial Memorandum Exhibits.

1E. Benefit Changes

A table with these changes has been included in Appendix I. All plans have metal level actuarial values in accordance with the latest HHS requirements.

1F. Experience Period Claims and Premium

The single risk pool consists of members that are anticipated to enroll in ACA-compliant policies offered under the captioned market. Claims and premium data for all non-grandfathered policies in the single risk pool for the captioned company and market from the experience period (January 2022 - December 2022) with two months of run-out are displayed in Table 2 of the PA Actuarial Memorandum Exhibits. This section provides a discussion of each field in the table and its relation to the corresponding fields on the URRT. Please note that no data for Transitional (Grandmothered) policies is included in this table.

Earned Premium:

This represents the revenue accumulated by the captioned company during the experience period. No adjustments were made for MLR rebates as we do not anticipate owing them. HHS cost-sharing is not included in the premium data. Please note that the earned premium listed in Table 2 does match the total premium listed in section I, worksheet 1 of the URRT.

Paid Claims:

This field includes uncompleted paid medical, pharmacy, and pediatric vision experience period claims for the captioned company and market.

Ultimate Incurred Claims:

This field includes completed paid medical and pharmacy experience period claims for the captioned company and market. We used the standard Development/Completion Factor Method to calculate IBNR. The completion factors used in Table 4b are displayed in the table below. Factors were calculated using our entire ACA-related Individual block of business and no unexpected factors were observed. Because two months run-out is available, the impact of IBNR is minimal. Please note that the ultimate incurred claims shown in Table 2 do not match the total incurred claims displayed in section I, worksheet 1 of the URRT because the value in the URRT equals the ultimate incurred claims less total prescription drug rebates listed in Table 2 and HHS cost-sharing.

Month	Completion Factor
1/1/2022	0.9998
2/1/2022	0.9996
3/1/2022	0.9982
4/1/2022	0.9972
5/1/2022	0.9960
6/1/2022	0.9932
7/1/2022	0.9912
8/1/2022	0.9883
9/1/2022	0.9854
10/1/2022	0.9812
11/1/2022	0.9675
12/1/2022	0.9432

The following table shows the ultimate paid claims for the experience period distinguished between claims paid and fully adjudicated and claims estimated by IBNR:

Incurred Claims Processed by Claim System:	\$ 21,654,697
Claims Processed Outside Claim System:	\$ -
Claims Estimated by IBNR:	\$ 339,776
Ultimate Incurred Claims:	\$ 21,994,474

Member Months:

The sum of the experience period member months shown in Table 1 is also displayed in Table 2.

Estimated Cost Sharing:

This field represents the difference between allowed claims and ultimate incurred claims in Table 2.

Allowed Claims:

This field includes allowed medical and pharmacy claims as well as pediatric dental and vision claims from the experience period for the captioned company and market, which are pulled directly from our data warehouse. Please note that the allowed claims shown in Table 2 do not match the total allowed claims displayed in section I, worksheet 1 of the URRT because the value in the URRT equals the allowed claims less total prescription drug rebates listed in Table 2.

Non-EHB portion of Allowed Claims:

This field displays the amount of allowed experience period claims that can be attributed to non-EHBs for the captioned market and company.

Total Prescription Drug Rebates:

This field shows the amount of prescription drug rebates received for the captioned company and market during the experience period. Pharmacy rebates have been removed from the total incurred and allowed claims displayed in section I, worksheet 1 of the URRT.

Total EHB Capitation:

EHB benefits were not paid for via capitation during the experience period.

Total Non-EHB Capitation:

Non-EHB benefits were not paid for via capitation during the experience period.

Estimated Risk Adjustment:

Experience period Risk Adjustment for the captioned company is estimated to be a receipt of \$496,079 per the Pennsylvania Insurance Department estimate for Benefit Year 2022, disseminated by the Department on May 8, 2023 via e-mail. The receipt translates to a PMPM of \$18.07.

Estimated Reinsurance Recoveries:

Experience period recoveries from the state-based reinsurance program are estimated to be a receivable of \$1,310,743 aligning with the estimate from the Pennsylvania Insurance Department based on data through May 2, 2023, which translates to a PMPM of \$47.75.

Loss Ratio:

The loss ratio calculated in Table 2 is 94.78%.

1G. Credibility of Data

The manual data for this filing was developed using the entirety of ACA-compliant experience period data from each of UPMC's subsidiary companies in the Individual market, which is displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits. The manual data consists of 1,245,888 member months of experience.

The experience period data for this company consists of 27,450 member months from ACA-compliant policies. Because the manual data encompasses the single risk pool of all UPMC Individual market companies, we believe it most appropriately represents the claim experience for use in calculating projected rates. Therefore, we assign 100% credibility to the manual data and 0% credibility is used for each company-specific single risk pool. Adjustments to the data include the trend and network adjustments discussed in the "Index Rate" section below.

1H. Trend Identification

The overall annual trend used in rate development is 4.64%. Historical allowed claims from our Individual block of ACA-compliant business across all of UPMC's subsidiary companies were used to develop year-over-year trend factors for use in the projected rates, and the basis for this trend is the three-year annualized change between 2019 and 2022. This approach omits the substantial impact that the COVID-19 pandemic had on calendar year 2020 claims.

The large enrollment count and consistent makeup of this population make it appropriate for use in trend development for this filing. Service categories were defined to be consistent with the URRT instructions. Please see Tables 3 and 3b of the PA Actuarial Memorandum Exhibits for trend development calculations. Please note that the minor changes made to benefit designs in order to keep plan actuarial values within the allowed ranges were not significant enough to warrant an adjustment for induced demand with regard to trend, so the induced

demand column has been populated with zeroes in Tables 3 and 3b. No changes in provider contracting are expected between the experience and projection periods, and therefore, no adjustments have been applied.

Please see Exhibit 5 of the Supporting Exhibits for trend development.

11. Historical Experience

Historical data from the four most recent calendar years for the captioned company and market with two months of run-out is provided in Table 4. Allowed claims were developed using the same manner described above for Table 2. The historical data listed in Table 4b consists of a blend of ACA-compliant experience data from each of UPMC's subsidiary companies in the Individual market and was used in the development of manual trend.

Section 2 - Rate Development & Change

2A. Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims

Table 5 of the PA Actuarial Memorandum Exhibits shows the development of the projected index rate, Market-Adjusted Index Rate, and projected total allowed claims. Detailed discussions on the development of each quantity are provided below.

Index Rate:

For this filing, the Index Rate of the Experience Period is set equal to the manual rate as outlined above in Section 1G of this memorandum. The calculation of the manual rate is shown in Table 2b of the PA Actuarial Memorandum Exhibits. The Index Rate of the Projection Period is then calculated in Table 5 by first applying two years of 4.64% annual trend to the Index Rate of Experience Period.

For 2024, the Pennsylvania Insurance Department has mandated that an adjustment factor of 1.0 is applied to the index rate to reflect the morbidity impact of the state-based reinsurance program in the Individual market. In line with that guidance, no adjustment for changes in morbidity as a result of the state-based reinsurance program has been applied.



An adjustment factor of 1.340 has been applied to the index rate to account for differences in expected allowed claims costs between the manual data and that of the captioned company. This adjustment factor brings the

captioned company index rate in line with the current characteristics of the provider networks. Please see Exhibit 8 of the Supporting Exhibits for the derivation of this factor.

An adjustment factor of 0.968 has been applied to the index rate in the Change in Other category. This adjustment accounts for medical and pharmacy cost savings initiatives that UPMC has actively engaged in, and represents the impact of those savings in 2024 relative to the 2022 experience period. Please see Exhibit 9 of the Supporting Exhibits for the derivation of the Change in Other factor applied in Table 5.

No other adjustments have been applied to the index rate. The average age for our experience period Individual risk pool was 45.1 with an average premium factor of 1.88. This is nearly identical to our 2023 experience so far with age 45.3 and premium factor 1.89. Due to the stability of the population, no demographic adjustment has been made to the rates. Please note that the Index Rate of Projection Period of \$808.73 shown in Table 5 matches the corresponding value shown in section II, worksheet 1 of the URRT.

Market-Adjusted Index Rate:

The Projected Index Rate is adjusted by adding estimates for risk adjustment and marketplace fees (with impacts and costs spread across the whole risk pool) to obtain the Projected Market Adjusted Index Rate.

Projection period Risk Adjustment PMPM has been estimated to be a payment of \$21.76, which is displayed in Table 5. The value was derived by first using a blend of the estimated experience period Risk Adjustment PMPM from each of UPMC's subsidiary companies in the Individual market. The projection period Risk Adjustment PMPM then accounts for the impact of known changes to HHS model weights for the 2024 Benefit Period. Finally, the transfer amount is adjusted to reflect the estimated impact of the Risk Adjustment Data Validation (RADV) program. UPMC relies on analysis by Wakely Consulting in estimating the impacts of both the 2024 model changes and the RADV program.

Please see Exhibit 10 of the Supporting Exhibits for the derivation of this estimate.

The value entered in Section II, Worksheet 1 of the URRT was \$28.02 since the calculation of the Market Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original paid PMPM divided by the Paid to Allowed Average Factor. The net amount after accounting for the fee is subtracted from the Index Rate of the Projection Period as part of the calculation of the Market Adjusted Index Rate. For the URRT and Table 5 of the PA Actuarial Memorandum Rate Exhibits, it was entered as a negative number because the calculation subtracts this value. The effect is an increase in premium as additional revenue will be required to cover the anticipated payment.

The member-weighted average of a 3.0% Marketplace User Fee for Marketplace enrollees combined with 0% for non-Marketplace enrollees calculates to 2.3%. This load is developed based on fees from on-exchange policies, but is spread over all policies uniformly. This translates to a PMPM of \$13.62, which was entered as a positive value in Table 5 since the calculation adds this value. The effect for this adjustment is an increase in premium as additional revenue will be required to cover the anticipated payment. Since the URRT requires the exchange user fee to be listed on an "allowed" basis, the final value included in the URRT was calculated by first taking exchange user fee PMPM of \$13.62 divided by the paid-to-allowed ratio to derive the "allowed" exchange user fee PMPM. This value was then divided by the market adjusted index rate to arrive at the final value of 2.6%.

The index rate was not adjusted for any anticipated recovery from the state-based reinsurance program for this initial rate filing, per PID 2024 ACA Rate Filing Final Guidance issued on March 21, 2023.

Total Allowed Claims:

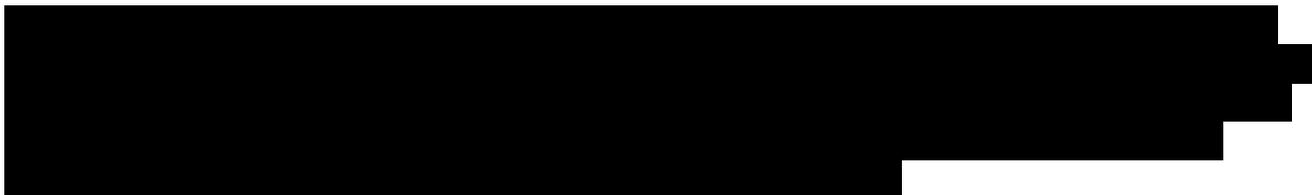
The Market-Adjusted Index Rate is further modified to develop the projected total allowed claims PMPM by adding the projected allowed non-EHB claims PMPM. Benefits that were offered outside EHB include routine foot care, acupuncture, dental anesthesia, diabetes care management, and inherited metabolic disorder. The projected allowed claims for these benefits is \$1.47 PMPM.

2B. Retention Items

Retention items related to this filing are shown in Table 6 of the PA Actuarial Memorandum Exhibits. Detailed discussions on each item are provided below.

Administrative Expenses:

Administrative costs of 10.8% of premium have been displayed in Table 6 and the URRT. This value has been derived from projected administrative costs for the projection period. These expenses are assumed to be uniform for all plan designs.



Taxes and Fees:

Taxes and Fees are expected to be 0.4% of premium in 2024. This accounts for the projected Federal Income Tax in 2024. Please note that the Risk Adjustment Administration Fee of \$0.21 PMPM and the projected PCORI Fee of \$0.25 PMPM were included in the Taxes and Fees field in Table 6 and the URRT.

Profit/Contingency:

The projected surplus and risk margin for this company is 1.5% for 2024. This value is listed in both Table 6 and the URRT. The same level of margin is expected for each plan included in this filing.

Projected Loss Ratio

The projected period loss ratio, using the federally-prescribed MLR methodology without the credibility adjustment, is 85.3%, as shown in Exhibit 1 of the Supporting Exhibits.

An exhibit displaying historical MLR information is provided in Exhibit 2 of the Supporting Exhibits. Loss ratios in the 'Actual' column have been calculated from data submitted in the most recent three-year MLR filing using the federally-prescribed MLR methodology without the credibility adjustment. Enrollment data in the 'Actual' column ties directly to the historical data included in Table 4 of the PA Actuarial Memorandum Exhibits. Loss ratios and enrollment data in the 'Pricing' columns are projected values taken from each calendar year's approved ACA rate filing.

2C. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization factors for 2023 and 2024 are provided in Table 7 of the PA Actuarial Memorandum Exhibits. 2023 factors have been taken from the prior annual rate filing of the captioned company and market. Detailed discussion on each of the 2024 factors are provided below as well as in Section 5 of this memorandum.

Average Age Factor:

The average age factor was calculated using our projected ACA-related Individual population with the prescribed HHS Age Factors for 2024. It was assumed this represents the age distribution of the entire single risk-pool. The number of members under each age bracket was multiplied by the corresponding HHS Age Factor. These were then summed and divided by the total number of members to obtain the average age factor. For UPMC's entire block of ACA-compliant Individual business, the average age factor is 1.888 and average age was 45.1 during the experience period. This preliminary age factor is then multiplied by an adjustment factor of 0.997, which accounts for the regulation that prohibits charging for more than three children per family, resulting in a final age calibration factor of 1.882. Please see Exhibit 3 in the Supporting Exhibits for the calculation of this factor.

Average Geographic Factor:

The calibration factor of 0.980 was calculated as the weighted average of the geographical factors using projected enrollment for the single risk pool, as shown in Exhibit 4 of the Supporting Exhibits. Please see the Geographic Factors section below for a discussion on the development of factors applied for each rating area.

Average Tobacco Factor:

The average tobacco factor was calculated using projected membership, which is assumed to have the same split for tobacco status as current membership. The member-weighted average of a 2.5% load applied for enrollees who qualify as tobacco users combined with a 0% load for non-tobacco users yields an average tobacco factor of 1.002. The derivation of this factor is shown below.

Tobacco Status	Feb 2023 Enrollment Split	Tobacco Factor	Calibration Factor
Non-User	92.5%	1.000	0.925
User	7.5%	1.025	0.077
Total	100.0%		1.002

Average Benefit Richness:

Benefit richness factors were calculated so that the average value is 1.0 when weighted with projected membership as demonstrated in Table 10 of the PA Actuarial Memorandum Exhibits.

Average Network Factor:

Network factors were calculated so that the average value is 1.0 when weighted with projected membership as demonstrated in Table 10 of the PA Actuarial Memorandum Exhibits. Please see the Network Factors section below for a discussion on the factors applied for each network.

2D. Components of Rate Change

Data to support the calculation of the components of the rate change is presented in Tables 8 and 9 of the PA Actuarial Memorandum Exhibits. Values presented in the 2023 columns have been taken from this company's 2023 annual rate filing.

Section 3 - Plan Rate Development

Table 10 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance to develop 2024 Plan Adjusted Index Rates. The allowable modifiers that are used in rate development are described below.

Plan Actuarial Value:

The AV for each plan was determined by the issuer's own pricing model based on experience from UPMC's fully-insured commercial block of business. This model calculates an AV for a given plan by first trending 2022 allowed claims data forward two years to the projection period, calculating paid amounts for each benefit category based on the benefit design of a given plan and projected allowed claims data, and taking the ratio of the total projected paid claims to projected allowed claims. Since the same tool was used for all plans, this eliminates any impact from morbidity at the plan level, and differing rate increases by product type are purely based on differences in benefit design for all plans within a given product.

Benefit Richness (induced demand)

Benefit richness factors were calculated using the formula $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$, where (Plan AV) is equal to the product of the Plan AV described above and, when applicable, the Non-Funding of CSR Adjustment described below on a plan-by-plan basis. This formula was prescribed by the Pennsylvania Insurance Department and has been developed to produce induced demand factors that mimic those determined by HHS. The initial factors calculated using this formula were then normalized against projected membership by plan.

Benefits in addition to EHBs

Benefits that will be offered outside EHB include routine foot care, acupuncture, dental anesthesia, diabetes care management, and inherited metabolic disorder. The projected allowed claims for these benefits is \$1.47 PMPM. The adjustment factor of 1.002 included in Table 10 has been derived by adding the aforementioned PMPM to the projected index rate for 2024 and dividing this total by the same index rate, causing the adjustment to be applied uniformly to all plans.

Provider Network

Please see the Network Factors section below for a discussion on the development of the provider network factors applied in Table 10.

Catastrophic Eligibility

No adjustments were made for catastrophic plans. Current enrollment is minimal and not credible.

Non-Funding of CSR Adjustment

To account for the elimination of funding for cost-share reduction subsidies, the Pennsylvania Insurance Department has mandated the rates for all silver plans offered both on and off the exchange be increased via the CSR Defunding Adjustment in Table 10 of the Actuarial Memorandum Rate Exhibits. The captioned company will apply a factor of 1.22 as the CSR Defunding Adjustment for 2024. Several off-exchange only silver plans continue to be included for 2024 to minimize disruption to non-subsidized members enrolled in silver plans.

Section 4 - Plan Premium Development for 21-Year-Old Non-Tobacco User

Table 11 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance. 2024 rates calculated in this tables were tested to ensure that they match those included in the PA Plan Design Summary and Rate Tables, Federal Rates Template, and the binder.

Section 5 - Plan Factors

5A. Age and Tobacco Factors

As indicated in Table 12 of the PA Actuarial Memorandum Exhibits, the default federal standard age curve for 2024 is used in the development of the Consumer Adjusted Premium Rates. A tobacco load of 2.5% will be used for all 21-and-over age bands in the Individual market in 2024. This load has not changed from 2023.

5B. Geographic Factors

The geographic rating areas used within this filing are the same as those defined by the state. For 2024, the proposed geographic factors are identical to the 2023 filing for this company with the exception of Rating Area 5. The table below displays the current and proposed factors:

Region	2023	2024
1	0.966	0.966
5	0.966	0.993

The proposed factor for Rating Area 5 acknowledges the elevated costs observed in that region relative to Rating Area 1 (which factor Rating Area 5 had previously aligned with) after accounting for age, benefit level, and morbidity. Please see Exhibit 14 of the Supporting Exhibits for an illustration of this change.

5C. Network Factors

Since only one network is included in this filing, no network adjustments were deemed necessary for 2023.

5D. Rate Change Summary

Table 15 of the PA Actuarial Memorandum Exhibits has been populated as described in state guidance.

5E. Service Area Composition

Table 13 of the PA Actuarial Memorandum Exhibits shows the areas in which plans will be offered in 2024. Service area maps for 2023 and 2024 have been uploaded in the Supporting Documentation section in SERFF.

5F. Composite Rating

No composite rating is used with these plans.

5G. Connectivity Factors

Connectivity features are not available under these plans.

Section 6 - Reference Information and Certification

URRT Warning Alerts

Several warning messages appear after clicking the validate button in the URRT. These messages highlight the fact that several terminated plans have entries of zero in the current enrollment and premium PMPM fields on worksheet 2 of the URRT. These particular Catastrophic plans are offered in 2023 but have no current enrollment. Similar error messages appeared in the prior year's version of the URRT for the captioned company.

SERFF Rate / Rule Schedule Tables

In accordance with PID guidance, the SERFF Rate/Rule Schedule Tab of this rate filing contains the proposed premium rates for all proposed plans, and Excel versions of the Federal Rates Template and the PA Plan Design Summary and Rate Tables.

The Company Rate Information and Rate Review Detail is complete and accurate. Current premiums are consistent with our enrollment as of February 15, 2023. The rate change data presented is consistent with Table 11 and the number of policyholders affected is populated using the total covered lives shown in Table 10 cell V15. The total requested rate change entered is consistent with Cell AN13 of Table 11.

Standard Questions

Per PID ACA Rate Filing Final Guidance issued on March 21, 2023, the Standard Questions to be included with the initial filing are enclosed with this rate filing in a separate document under the Supporting Documentation tab in SERFF.

List of Supporting Exhibits

Supporting exhibits have been included with the rate filing to assist with the review process. Below is a list summarizing the contents of each exhibit.

- Exhibit 1: Derivation of Projection Period MLR
- Exhibit 2: Actual vs Pricing MLR & Member Months
- Exhibit 3: Derivation of Age Calibration Factor
- Exhibit 4: Derivation of Geographical Calibration Factor
- Exhibit 5: Derivation of Annual Trend
- Exhibit 6: Current/Projected Commissions by OEP and SEP
- Exhibit 7: Derivation of 3-child Cap Adjustment Factor
- Exhibit 8: Derivation of Change in Network Factor
- Exhibit 9: Derivation of Change in Other Factor
- Exhibit 10: Derivation of Projected Risk Adjustment PMPM
- Exhibit 11: Projected Administrative Expense Load Development
- Exhibit 12: Derivation of Projected Taxes and Fees
- Exhibit 13: Derivation of PHE Morbidity Adjustment
- Exhibit 14: Derivation of Change in Geographic Rating Factors
- Exhibit 15: Exchange User Fee Development
- Exhibit 16: Support for Change in Network Rating Factors

Actuarial Certification

I, [REDACTED], am a Member of the American Academy of Actuaries in good standing. I am currently Manager for ACA products in the Actuarial Services department for UPMC Health Plan. I certify that:

- All factor, benefit and other changes from the prior approved filing have been disclosed in this actuarial memorandum.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR § 147.106.
- The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2024 Rate Filing Justification.
- The projected Index Rate is:
 - a. In compliance with all applicable state and Federal statutes and regulations (45 CFR § 156.80 and § 147.102)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
 - d. Neither excessive nor deficient
- The Index Rate and only the allowable modifiers as described in 45 CFR § 156.80(d)(1) and § 156.80(d)(2) were used to generate plan level rates.
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I URRT for all plans except those specified in the certification.



5/17/2023
Date

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	UPMC HEALTH COVERAGE INC.		
Product(s):	HMO		
Market Segment:	Individual		
Rate Effective Date:	2/1/2024	to	12/31/2024
Base Period Start Date:	1/1/2022	to	12/31/2022
Date of Most Recent Membership:	2/1/2023		

Table 1. Number of Members

Average Age	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02/01/2024)	Projected Rating Period
Total	27,450	2,202	27,660
<18	1,337	146	1,436
18-24	1,250	93	1,164
25-29	1,167	99	1,224
30-34	1,496	134	1,560
35-39	1,735	143	1,800
40-44	1,678	149	1,872
45-49	2,215	167	2,300
50-54	3,120	232	2,916
55-59	5,104	375	4,716
60-63	7,203	488	6,132
64+	1,236	186	2,340

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 19,766,051.46	\$ 21,654,697.48	\$ 21,094,473.88	27,450	\$ 3,588,587.56	\$ 25,683,611.45	\$ 13,175.33	\$ (1,475,063.86)			\$ 496,079.31	\$ 1,310,742.66
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 877.83
Loss Ratio											\$ 94.78%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.91%	-6.24%	0.00%	1.63%	18.20%
Outpatient Hospital	1.12%	0.47%	0.00%	1.59%	25.30%
Professional	0.64%	1.88%	0.00%	2.53%	17.25%
Other Medical	8.35%	-0.22%	0.00%	8.12%	14.71%
Capitation				0.00%	0.00%
Prescription Drugs	11.20%	0.16%	0.00%	11.38%	24.53%
Total Annual Trend				4.64%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.095	

* Express Cost, Utilization, Induced Demand and Weight as percentages

** Should equal URRF Trend

Table 4. Historical Performance

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-19	\$	26.13	1.0000	\$ 26.13	1	\$ 8.71	\$	\$ 26.13	\$ 8.71	
Feb-19	\$	26.13	1.0000	\$ 26.13	1	\$ 8.71	\$	\$ 26.13	\$ 8.71	
Mar-19	\$	26.13	1.0000	\$ 26.13	1	\$ 8.71	\$	\$ 26.13	\$ 8.71	
Apr-19	\$	501.21	1.0000	\$ 501.21	1	\$ 167.07	\$	\$ 1,276.87	\$ 452.62	
May-19	\$	2,329.59	1.0000	\$ 2,329.59	1	\$ 776.53	\$	\$ 3,379.72	\$ 1,126.57	
Jun-19	\$	151.61	1.0000	\$ 151.61	1	\$ 50.54	\$	\$ 353.10	\$ 117.70	
Jul-19	\$	26.13	1.0000	\$ 26.13	1	\$ 8.71	\$	\$ 26.13	\$ 8.71	
Aug-19	\$	26.13	1.0000	\$ 26.13	1	\$ 8.71	\$	\$ 26.13	\$ 8.71	
Sep-19	\$	26.13	1.0000	\$ 26.13	1	\$ 8.71	\$	\$ 26.13	\$ 8.71	
Oct-19	\$	26.13	1.0000	\$ 26.13	1	\$ 8.71	\$	\$ 26.13	\$ 8.71	
Nov-19	\$	26.13	1.0000	\$ 26.13	1	\$ 8.71	\$	\$ 26.13	\$ 8.71	
Dec-19	\$ 10,745.52	26.13	1.0000	\$ 26.13	1	\$ 8.71	\$ 2,797.03	\$ 26.13	\$ 8.71	
Jan-20	\$	-	1.0000	\$ -	1	\$ -	\$	\$ -	\$ -	
Feb-20	\$	-	1.0000	\$ -	1	\$ -	\$	\$ -	\$ -	
Mar-20	\$	-	1.0000	\$ -	1	\$ -	\$	\$ -	\$ -	
Apr-20	\$	-	1.0000	\$ -	1	\$ -	\$	\$ -	\$ -	
May-20	\$	-	1.0000	\$ -	1	\$ -	\$	\$ -	\$ -	
Jun-20	\$	-	1.0000	\$ -	1	\$ -	\$	\$ -	\$ -	
Jul-20	\$	-	1.0000	\$ -	1	\$ -	\$	\$ -	\$ -	
Aug-20	\$	-	1.0000	\$ -	1	\$ -	\$	\$ -	\$ -	
Sep-20	\$	160.60	1.0000	\$ 160.60	1	\$ 53.53	\$	\$ 160.60	\$ 53.53	
Oct-20	\$	-	1.0000	\$ -	1	\$ -	\$	\$ 153.10	\$ 51.03	
Nov-20	\$	-	1.0000	\$ -	1	\$ -	\$	\$ 153.09	\$ 51.70	
Dec-20	\$ 10,914.84	-	1.0000	\$ -	1	\$ -	\$ 436.60	\$ 148.60	\$ 42.83	
Jan-21	\$	1,559,193.37	1.0000	\$ 1,559,193.37	2,933	\$ 531.60	\$	\$ (133,325.79)	\$ 1,812,284.73	\$ 617.89
Feb-21	\$	1,741,129.98	1.0000	\$ 1,741,129.98	2,928	\$ 594.65	\$	\$ (140,173.31)	\$ 1,971,224.08	\$ 673.23
Mar-21	\$	2,162,809.94	1.0000	\$ 2,162,809.94	2,884	\$ 749.93	\$	\$ (132,747.28)	\$ 2,475,848.74	\$ 858.48
Apr-21	\$	2,145,924.90	1.0000	\$ 2,145,924.90	2,869	\$ 747.97	\$	\$ (145,501.80)	\$ 2,370,201.39	\$ 826.14
May-21	\$	2,130,859.77	1.0000	\$ 2,130,859.77	2,859	\$ 745.32	\$	\$ (124,734.36)	\$ 2,294,835.02	\$ 802.67
Jun-21	\$	2,027,848.54	1.0000	\$ 2,027,848.54	2,849	\$ 713.78	\$	\$ (142,227.63)	\$ 2,185,161.58	\$ 766.99
Jul-21	\$	1,634,104.07	1.0000	\$ 1,634,104.07	2,815	\$ 584.38	\$	\$ (124,847.63)	\$ 1,775,722.60	\$ 617.64
Aug-21	\$	2,205,194.23	1.0000	\$ 2,205,194.23	2,909	\$ 758.06	\$	\$ (138,251.63)	\$ 2,341,600.83	\$ 804.95
Sep-21	\$	2,034,184.47	1.0000	\$ 2,034,184.47	2,917	\$ 697.35	\$	\$ (144,658.84)	\$ 2,152,142.73	\$ 737.79
Oct-21	\$	2,178,855.96	1.0000	\$ 2,178,855.96	2,922	\$ 745.67	\$	\$ (122,669.44)	\$ 2,329,003.32	\$ 797.02
Nov-21	\$	2,419,755.55	1.0000	\$ 2,419,755.55	2,913	\$ 796.35	\$	\$ (140,390.29)	\$ 2,428,642.25	\$ 833.73
Dec-21	\$ 24,397,026.79	3,208,426.69	1.0000	\$ 3,208,426.69	2,870	\$ 1,117.92	\$ 3,698,808.06	\$ (146,659.04)	\$ 3,275,091.82	\$ 1,141.15
Jan-22	\$	1,575,317.25	0.9988	\$ 1,575,992.89	2,486	\$ 633.79	\$	\$ (115,402.53)	\$ 1,958,762.11	\$ 787.82
Feb-22	\$	1,613,863.78	0.9995	\$ 1,616,659.28	2,437	\$ 662.56	\$	\$ (109,513.22)	\$ 1,878,271.10	\$ 770.73
Mar-22	\$	2,056,095.42	0.9980	\$ 2,060,275.28	2,486	\$ 863.49	\$	\$ (143,639.34)	\$ 2,273,836.13	\$ 952.99
Apr-22	\$	2,489,841.81	0.9964	\$ 2,498,957.27	2,136	\$ 1,069.76	\$	\$ (112,752.04)	\$ 2,681,391.94	\$ 1,247.86
May-22	\$	1,616,735.21	0.9954	\$ 1,624,137.55	2,311	\$ 702.79	\$	\$ (122,773.75)	\$ 1,778,203.39	\$ 769.85
Jun-22	\$	1,739,810.02	0.9921	\$ 1,753,579.83	2,289	\$ 766.69	\$	\$ (122,593.96)	\$ 1,922,047.28	\$ 839.69
Jul-22	\$	1,445,654.46	0.9901	\$ 1,461,048.36	2,262	\$ 690.12	\$	\$ (115,289.36)	\$ 1,717,233.95	\$ 759.12
Aug-22	\$	1,761,464.98	0.9872	\$ 1,784,851.14	2,249	\$ 793.97	\$	\$ (145,164.31)	\$ 1,966,038.40	\$ 847.60
Sep-22	\$	1,718,302.92	0.9837	\$ 1,746,694.15	2,214	\$ 788.93	\$	\$ (128,266.01)	\$ 1,852,508.03	\$ 836.72
Oct-22	\$	1,801,551.66	0.9779	\$ 1,842,188.80	2,190	\$ 841.16	\$	\$ (125,698.43)	\$ 1,964,675.48	\$ 897.13
Nov-22	\$	2,244,671.34	0.9693	\$ 2,337,127.66	2,156	\$ 1,084.29	\$	\$ (121,970.10)	\$ 2,448,911.03	\$ 1,135.86
Dec-22	\$ 19,766,051.46	1,491,382.63	0.9348	\$ 1,956,228.77	2,134	\$ 747.58	\$ 3,588,587.56	\$ (106,000.76)	\$ 1,722,118.35	\$ 806.99

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name: UPMC HEALTH COVERAGE INC.
 Product(s): HMO
 Market Segment: Individual
 Rate Effective Date: 1/1/2024

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 663,693,697.12	\$ 613,215,412.31	\$ 622,169,690.53	1,245,888	\$ 139,730,568.22	\$ 761,900,258.75	\$ 1,269,287.10	\$ (61,533,828.41)	\$ -	\$ -	\$ (29,731,127.08)	\$ 32,301,230.90
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 561.12
Loss Ratio											83.47%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.91%	-6.24%	0.00%	-1.63%	18.20%
Outpatient Hospital	1.12%	0.87%	0.00%	1.59%	25.39%
Professional	0.64%	1.88%	0.00%	2.53%	17.25%
Other Medical	8.35%	-0.22%	0.00%	8.12%	14.71%
Capitation				0.00%	0.00%
Prescription Drugs	11.20%	0.16%	0.00%	11.38%	24.53%
Total Annual Trend				4.64%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.095	

* Express Cost, Utilization, Induced Utilization and Weight as percentages

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-19	\$ 54,288,939.01	\$ 54,288,939.01	1.0000	\$ 54,288,939.01	139,133	\$ 390.19	\$ -	\$ (4,020,061.29)	\$ 68,129,674.19	\$ 489.67
Feb-19	\$ 51,943,687.16	\$ 51,943,687.16	1.0000	\$ 51,943,687.16	137,535	\$ 377.68	\$ -	\$ (3,866,003.22)	\$ 62,489,313.23	\$ 454.35
Mar-19	\$ 56,144,890.54	\$ 56,144,890.54	1.0000	\$ 56,144,890.54	135,516	\$ 414.30	\$ -	\$ (4,955,467.59)	\$ 65,815,439.77	\$ 485.67
Apr-19	\$ 59,987,204.93	\$ 59,987,204.93	1.0000	\$ 59,987,204.93	134,153	\$ 447.16	\$ -	\$ (4,683,850.83)	\$ 68,798,297.83	\$ 512.83
May-19	\$ 58,559,029.99	\$ 58,559,029.99	1.0000	\$ 58,559,029.99	132,383	\$ 442.35	\$ -	\$ (4,778,812.03)	\$ 66,513,104.55	\$ 502.43
Jun-19	\$ 54,270,338.50	\$ 54,270,338.50	1.0000	\$ 54,270,338.50	130,873	\$ 414.68	\$ -	\$ (4,565,928.93)	\$ 60,776,507.63	\$ 464.39
Jul-19	\$ 59,636,678.16	\$ 59,636,678.16	1.0000	\$ 59,636,678.16	129,158	\$ 461.73	\$ -	\$ (4,937,387.43)	\$ 65,842,511.51	\$ 509.78
Aug-19	\$ 58,347,544.67	\$ 58,347,544.67	1.0000	\$ 58,347,544.67	127,735	\$ 456.79	\$ -	\$ (4,883,475.07)	\$ 64,159,086.49	\$ 502.28
Sep-19	\$ 56,749,552.87	\$ 56,749,552.87	1.0000	\$ 56,749,552.87	126,195	\$ 449.70	\$ -	\$ (4,678,840.35)	\$ 62,116,212.48	\$ 492.22
Oct-19	\$ 63,348,039.84	\$ 63,348,039.84	1.0000	\$ 63,348,039.84	124,834	\$ 507.46	\$ -	\$ (5,016,718.35)	\$ 68,822,844.73	\$ 551.31
Nov-19	\$ 56,445,797.56	\$ 56,445,797.56	1.0000	\$ 56,445,797.56	123,296	\$ 457.81	\$ -	\$ (4,585,163.31)	\$ 61,293,800.03	\$ 497.13
Dec-19	\$ 49,738,968.18	\$ 49,738,968.18	1.0000	\$ 49,738,968.18	121,156	\$ 493.07	\$ -	\$ (5,192,693.05)	\$ 63,742,042.59	\$ 526.12
Jan-20	\$ 51,275,850.42	\$ 51,275,850.42	1.0000	\$ 51,275,850.42	126,196	\$ 406.32	\$ 144,812,665.08	\$ (4,469,467.53)	\$ 64,300,925.29	\$ 509.53
Feb-20	\$ 51,163,214.19	\$ 51,163,214.19	1.0000	\$ 51,163,214.19	124,445	\$ 411.13	\$ -	\$ (4,257,503.64)	\$ 60,994,671.20	\$ 490.13
Mar-20	\$ 51,005,452.24	\$ 51,005,452.24	1.0000	\$ 51,005,452.24	122,901	\$ 415.01	\$ -	\$ (5,108,393.25)	\$ 57,678,029.87	\$ 469.30
Apr-20	\$ 42,001,831.38	\$ 42,001,831.38	1.0000	\$ 42,001,831.38	122,296	\$ 343.84	\$ -	\$ (4,777,017.66)	\$ 45,731,433.91	\$ 357.59
May-20	\$ 45,650,678.48	\$ 45,650,678.48	1.0000	\$ 45,650,678.48	121,291	\$ 376.37	\$ -	\$ (4,568,923.56)	\$ 49,857,790.65	\$ 411.98
Jun-20	\$ 56,077,098.09	\$ 56,077,098.09	1.0000	\$ 56,077,098.09	120,437	\$ 465.61	\$ -	\$ (4,931,957.09)	\$ 61,661,123.43	\$ 511.98
Jul-20	\$ 57,958,870.28	\$ 57,958,870.28	1.0000	\$ 57,958,870.28	119,817	\$ 483.73	\$ -	\$ (4,898,687.00)	\$ 63,080,815.46	\$ 526.48
Aug-20	\$ 57,870,588.09	\$ 57,870,588.09	1.0000	\$ 57,870,588.09	119,004	\$ 486.29	\$ -	\$ (4,937,549.29)	\$ 62,457,150.97	\$ 524.83
Sep-20	\$ 57,205,413.01	\$ 57,205,413.01	1.0000	\$ 57,205,413.01	118,123	\$ 484.28	\$ -	\$ (4,951,567.28)	\$ 61,709,378.19	\$ 522.41
Oct-20	\$ 58,348,775.32	\$ 58,348,775.32	1.0000	\$ 58,348,775.32	117,060	\$ 498.45	\$ -	\$ (4,977,328.59)	\$ 62,662,336.05	\$ 535.30
Nov-20	\$ 56,110,975.62	\$ 56,110,975.62	1.0000	\$ 56,110,975.62	115,695	\$ 484.99	\$ -	\$ (4,706,912.66)	\$ 59,488,372.04	\$ 514.18
Dec-20	\$ 60,198,128.95	\$ 60,198,128.95	1.0000	\$ 60,198,128.95	113,750	\$ 529.21	\$ 121,315,966.72	\$ (5,222,649.23)	\$ 62,752,909.55	\$ 551.67
Jan-21	\$ 47,267,407.14	\$ 47,267,407.14	1.0000	\$ 47,267,407.14	111,636	\$ 423.41	\$ -	\$ (4,161,418.56)	\$ 56,461,706.15	\$ 505.77
Feb-21	\$ 49,362,656.49	\$ 49,362,656.49	1.0000	\$ 49,362,656.49	112,298	\$ 439.57	\$ -	\$ (4,296,788.13)	\$ 57,055,644.16	\$ 507.63
Mar-21	\$ 57,886,131.37	\$ 57,886,131.37	1.0000	\$ 57,886,131.37	111,437	\$ 519.45	\$ -	\$ (5,131,576.21)	\$ 65,983,768.57	\$ 592.12
Apr-21	\$ 56,205,156.04	\$ 56,205,156.04	1.0000	\$ 56,205,156.04	111,285	\$ 505.06	\$ -	\$ (5,029,185.93)	\$ 60,589,183.74	\$ 562.42
May-21	\$ 55,971,915.32	\$ 55,971,915.32	1.0000	\$ 55,971,915.32	111,463	\$ 502.16	\$ -	\$ (4,784,242.05)	\$ 62,022,751.38	\$ 556.64
Jun-21	\$ 57,886,890.04	\$ 57,886,890.04	1.0000	\$ 57,886,890.04	111,681	\$ 518.32	\$ -	\$ (5,243,204.65)	\$ 63,494,600.46	\$ 568.54
Jul-21	\$ 55,425,000.85	\$ 55,425,000.85	1.0000	\$ 55,425,000.85	112,086	\$ 484.49	\$ -	\$ (5,067,396.93)	\$ 60,593,279.29	\$ 540.60
Aug-21	\$ 59,036,317.50	\$ 59,036,317.50	1.0000	\$ 59,036,317.50	112,716	\$ 523.76	\$ -	\$ (5,257,405.04)	\$ 63,758,834.82	\$ 565.66
Sep-21	\$ 61,981,586.80	\$ 61,981,586.80	1.0000	\$ 61,981,586.80	113,006	\$ 548.48	\$ -	\$ (5,175,308.74)	\$ 66,603,219.02	\$ 589.38
Oct-21	\$ 59,701,612.03	\$ 59,701,612.03	1.0000	\$ 59,701,612.03	112,680	\$ 529.83	\$ -	\$ (5,154,071.54)	\$ 64,169,508.86	\$ 569.48
Nov-21	\$ 61,645,544.14	\$ 61,645,544.14	1.0000	\$ 61,645,544.14	111,743	\$ 553.68	\$ -	\$ (5,563,092.22)	\$ 64,855,084.14	\$ 580.40
Dec-21	\$ 64,039,632.47	\$ 64,039,632.47	1.0000	\$ 64,039,632.47	110,464	\$ 579.73	\$ 128,382,226.30	\$ (5,704,697.75)	\$ 66,686,108.15	\$ 603.69
Jan-22	\$ 49,458,571.35	\$ 49,458,571.35	0.9998	\$ 49,458,571.35	107,785	\$ 458.93	\$ -	\$ (4,841,156.59)	\$ 60,074,233.67	\$ 557.35
Feb-22	\$ 49,256,814.79	\$ 49,256,814.79	0.9996	\$ 49,256,814.79	108,657	\$ 453.52	\$ -	\$ (4,830,377.17)	\$ 57,767,646.45	\$ 531.65
Mar-22	\$ 56,453,043.10	\$ 56,453,043.10	0.9992	\$ 56,453,043.10	107,497	\$ 526.10	\$ -	\$ (5,511,662.62)	\$ 64,705,194.53	\$ 601.93
Apr-22	\$ 60,755,255.90	\$ 60,755,255.90	0.9972	\$ 60,755,255.90	106,355	\$ 478.58	\$ -	\$ (5,135,879.98)	\$ 57,447,983.99	\$ 540.15
May-22	\$ 51,439,923.81	\$ 51,439,923.81	0.9960	\$ 51,439,923.81	105,202	\$ 490.95	\$ -	\$ (5,209,980.41)	\$ 57,322,260.78	\$ 544.88
Jun-22	\$ 52,808,230.76	\$ 52,808,230.76	0.9912	\$ 52,808,230.76	104,269	\$ 509.94	\$ -	\$ (5,572,414.47)	\$ 58,362,427.33	\$ 559.73
Jul-22	\$ 47,521,992.85	\$ 47,521,992.85	0.9912	\$ 47,521,992.85	103,413	\$ 463.63	\$ -	\$ (4,655,379.60)	\$ 54,210,892.11	\$ 524.22
Aug-22	\$ 53,212,685.25	\$ 53,212,685.25	0.9883	\$ 53,212,685.25	102,675	\$ 524.91	\$ -	\$ (5,234,021.88)	\$ 60,561,505.30	\$ 590.12
Sep-22	\$ 50,296,454.67	\$ 50,296,454.67	0.9854	\$ 50,296,454.67	101,562	\$ 502.55	\$ -	\$ (4,922,956.12)	\$ 56,838,131.03	\$ 559.64
Oct-22	\$ 49,863,385.32	\$ 49,863,385.32	0.9812	\$ 49,863,385.32	100,638	\$ 504.98	\$ -	\$ (5,164,168.66)	\$ 56,004,476.73	\$ 556.49
Nov-22	\$ 51,556,611.94	\$ 51,556,611.94	0.9675	\$ 51,556,611.94	99,499	\$ 535.56	\$ -	\$ (5,144,785.38)	\$ 58,287,398.77	\$ 585.81
Dec-22	\$ 51,067,842.64	\$ 51,067,842.64	0.9422	\$ 51,067,842.64	98,386	\$ 550.29	\$ 139,730,568.22	\$ (5,211,045.54)	\$ 58,784,219.64	\$ 597.49

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

PA Rate Template Part II
Rate Development and Change

Carrier Name: UPMC HEALTH COVERAGE INC.
 Product(s): HMO
 Market Segment: Individual
 Rate Effective Date: 1/1/2024

Table 5. Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 877.63	\$ 561.12	< Actual Experience PMPM should be consistent with the index Rate for Experience Period on URRT
Two year trend projection factor	1.05%	1.05%	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 960.99	\$ 614.43	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.015	1.015	< See URRT Instructions
Total Non-Morbidity Changes	1.000	1.297	
Change in Demographics	1.000	1.000	< See URRT Instructions
Change in Network	1.000	1.340	
Change in Benefits	1.000	1.000	< See URRT Instructions
Change in Other	1.000	0.968	< See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 975.41	\$ 808.73	
Credibility Factors	0%	100%	< See Instructions
Blended Projected EHB Claims PMPM		\$ 808.73	< Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 808.73		< Index Rate for Projection Period on URRT
Projected Paid to Allowed Rate	0.777		
Projected Incurred EHB Claims PMPM	\$ 628.13		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	\$ -521.78		
Projected Incurred Exchange User Fees PMPM	\$ 517.46		
Projected Incurred Reinsurance Recoveries PMPM	\$ -50.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 667.36		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 853.23		< Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 1.47		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 668.50		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 860.70		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses		
General and Claims	7.59%	\$61.15
Agent/Broker Fees and Commissions	0.80%	\$6.16
Quality Improvement Initiatives	1.59%	\$12.23
Taxes and Fees	0.38%	\$2.87
Risk Adjustment User Fee	0.03%	\$0.21
PCORI Fee	0.02%	\$0.23
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Federal Income Tax	0.27%	\$2.41
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	1.50%	\$11.48
Total Retention	12.66%	\$96.89
Projected Required Revenue PMPM		\$ 765.39

Table 8. Components of Rate Change

Rate Components	2023	2024	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 378.06	\$ 415.75	\$ 37.69	10.0%
B. Base period allowed claims before normalization	\$ 560.08	\$ 561.12	\$ 1.04	0.3%
C. Normalization factor component of change	\$ (253.14)	\$ (257.52)	\$ (4.38)	-1.3%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 306.94	\$ 303.60	\$ (3.33)	-0.9%
D2. URRT Trend	\$ 38.90	\$ 28.84	\$ (10.06)	-2.7%
D3. URRT Morbidity	\$ -	\$ 4.99	\$ 4.99	1.3%
D4. URRT Other	\$ 88.80	\$ 100.14	\$ 11.34	3.0%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ 10.89	\$ 15.16	\$ 4.27	1.1%
D6. Normalized Exchange User Fee on an allowed basis	\$ 10.99	\$ 12.17	\$ 1.18	0.3%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ (18.92)	\$ 19.92	\$ 38.84	5.3%
D8. Subtotal - Sum(D1-D7)	\$ 436.61	\$ 464.90	\$ 28.29	7.5%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (70.98)	\$ (103.80)	\$ (32.82)	-8.7%
E3. Benefit Richness	\$ (0.00)	\$ 0.01	\$ 0.01	0.0%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (70.98)	\$ (103.79)	\$ (32.81)	-8.7%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 33.89	\$ 44.84	\$ 10.94	2.9%
F2. Taxes and Fees	\$ 0.25	\$ 1.56	\$ 1.31	0.3%
F3. Profit and/or Contingency	\$ -	\$ 6.24	\$ 6.24	1.6%
F4. Subtotal - Sum(F1-F3)	\$ 34.14	\$ 52.63	\$ 18.49	4.9%
G. Change in Miscellaneous Items				
	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 399.77	\$ 413.73	\$ 13.97	3.7%

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 561.12	< Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 662,693,697.12	
Blended Loss Ratio	83.47%	

Table 5A. Small Group Projected Index Rate with Quarterly Trend

Effective Date	1/1/2024	4/1/2024	7/1/2024	10/1/2024	Total Single Risk Pool
# of Member Months Renewing in Quarter	1	1	1	1	1
Adjusted Projected Allowed EHB Claims PMPM	\$ 808.73	\$ 808.73	\$ 808.73	\$ 808.73	\$ 808.73
Months of Trend	-	3	6	9	
Annual Trend	0.00%	0.00%	0.00%	0.00%	
Single Risk Pool Projected Allowed Claims	\$ 808.73	\$ 808.73	\$ 808.73	\$ 808.73	\$ 808.73
Quarterly Trend Factor	1.000	1.000	1.000	1.000	1.000

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2023	2024
Average Age Factor	1.885	1.883
Average Geographic Factor	0.566	0.980
Average Tobacco Factor	1.002	1.002
Average Benefit Richness (induced demand)	1.000	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 798.50	\$ 860.70
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 437.59	\$ 465.69

Table 9. Year-over-Year Data to Support Table 8

	2023	2024	
Paid to Allowed	0.780	0.777	
URRT Trend (Total Applied Trend Factor)	1.127	1.095	< URRT W1, S2
URRT Morbidity	1.000	1.015	< URRT W1, S2
URRT "Other"	1.257	1.297	< URRT W1, S2
Risk Adjustment	\$ 15.68	\$ 21.76	< URRT W1, S3
Exchange User Fee	\$ 15.83	\$ 17.46	< URRT W1, S3
Reinsurance Recoveries	\$ 28.68	\$ -	< URRT W1, S3
Capitation			< URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.837	0.777	
Benefit Richness	1.000	1.000	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	8.97%	10.78%	
Taxes and Fees	0.06%	0.38%	
Profit and/or Contingency	0.00%	1.50%	

< For 2023 in cell B1, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment

PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	0.113409644
Revised Requested Average Rate Change:	11.34%
Minimum Requested Rate Change:	4.50%
Maximum Requested Rate Change:	16.45%
Mapped Members:	2,202
Available in Rating Areas:	Rating Areas 1 and 5

Carrier Name:	UPMC HEALTH COVERAGE INC.
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	1/1/2024

Key Information

Jan. 2022 - Dec. 2022 Financial Experience	
Premium	\$ 20,262,130.77
Claims	\$ 19,204,667.36
Administrative Expenses	\$ 1,742,716.38
Taxes & Fees	\$ 12,901.50
Company Made After Taxes	\$ (698,154.47)

How It Plans to Spend Your Premium

This is how the company plans to spend the premium it collects in 2024:

Claims:	87%
Administrative Expenses:	11%
Taxes & Fees:	0%
Profit:	2%

Rating Area	Active Rating Areas	Count of Remaining Active Rating Areas	Text
1		1	2 1
2			1
3			1
4			1
5	5		1 and 5
6			0
7			0
8			0
9			0

The company expects its annual medical costs to increase: 4.64%

Explanation of requested rate change: Increases in medical and pharmacy costs and utilization. Changes to the state reinsurance program.

Company Name: UPMC Health Coverage, Inc.
 Market: Individual
 Product: HMO
 Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	62560PA0010116		62560PA0010116		62560PA0010117		62560PA0010117		62560PA0010118		62560PA0010118		62560PA0010120		62560PA0010120		62560PA0010122		62560PA0010122
HIOS Plan ID (Off Exchange)=>	62560PA0010116		62560PA0010116		62560PA0010117		62560PA0010117		62560PA0010118		62560PA0010118		62560PA0010120		62560PA0010120		62560PA0010122		62560PA0010122
Plan Marketing Name =>	Plan Gold \$1,000/\$20 - Stand		Plan Gold \$1,000/\$20 - Stand		Plan Silver \$3,900/\$50 - Stand		Plan Silver \$3,900/\$50 - Stand		Plan Silver \$3,500/\$50 - Stand		Plan Silver \$3,500/\$50 - Stand		Plan Silver HSA \$4,000/\$0 - Stand		Plan Silver HSA \$4,000/\$0 - Stand		Plan Bronze \$6,700/\$0 - Stand		Plan Bronze \$6,700/\$0 - Stand
Form # =>	660		660		660		660		660		660		676		676		660		660
Rating Area =>	1		5		1		5		1		5		1		5		1		5
Network =>	Dental Advantage w/Dental A		Dental Advantage w/Dental A		Dental Advantage w/Dental A		Dental Advantage w/Dental A		Dental Advantage w/Dental A		Dental Advantage w/Dental A		Dental Advantage w/Dental A		Dental Advantage w/Dental A		Dental Advantage w/Dental A		Dental A
Metal =>	Gold		Gold		Silver		Silver		Bronze		Bronze								
Deductible =>	\$1,000 / \$2,000		\$1,000 / \$2,000		\$3,900 / \$7,800		\$3,900 / \$7,800		\$3,500 / \$7,000		\$3,500 / \$7,000		\$4,000 / \$8,000		\$4,000 / \$8,000		\$6,700 / \$13,400		\$6,700 / \$13,400
Coinurance =>	0.7		0.7		0.6		0.6		0.7		0.7		0.7		0.7		0.6		0.6
Copays =>	\$20 / \$50		\$20 / \$50		\$50 / \$80		\$50 / \$80		\$50 / \$80		\$50 / \$80		\$0 / 30%		\$0 / 30%		\$0 / 40%		\$0 / 40%
OOP Maximum =>	\$7,500 / \$15,000		\$7,500 / \$15,000		\$9,450 / \$18,900		\$9,450 / \$18,900		\$9,450 / \$18,900		\$9,450 / \$18,900		\$6,500 / \$13,000		\$6,500 / \$13,000		\$9,450 / \$18,900		\$9,450 / \$18,900
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$311.63	\$311.63	\$320.21	\$320.21	\$362.14	\$362.14	\$372.11	\$372.11	\$276.30	\$276.30	\$283.91	\$283.91	\$256.50	\$256.50	\$263.56	\$263.56	\$225.53	\$225.53	\$231.73
15	\$339.33	\$339.33	\$348.67	\$348.67	\$394.33	\$394.33	\$405.19	\$405.19	\$300.86	\$300.86	\$309.14	\$309.14	\$279.30	\$279.30	\$286.99	\$286.99	\$245.58	\$245.58	\$252.33
16	\$349.92	\$349.92	\$359.55	\$359.55	\$406.64	\$406.64	\$417.83	\$417.83	\$310.25	\$310.25	\$318.79	\$318.79	\$288.01	\$288.01	\$295.94	\$295.94	\$253.24	\$253.24	\$260.21
17	\$360.51	\$360.51	\$370.43	\$370.43	\$418.95	\$418.95	\$430.48	\$430.48	\$319.64	\$319.64	\$328.44	\$328.44	\$296.73	\$296.73	\$304.90	\$304.90	\$260.91	\$260.91	\$268.08
18	\$371.92	\$371.92	\$382.15	\$382.15	\$432.21	\$432.21	\$444.10	\$444.10	\$329.76	\$329.76	\$338.83	\$338.83	\$306.12	\$306.12	\$314.55	\$314.55	\$269.16	\$269.16	\$276.57
19	\$383.33	\$383.33	\$393.87	\$393.87	\$445.46	\$445.46	\$457.72	\$457.72	\$339.87	\$339.87	\$349.22	\$349.22	\$315.51	\$315.51	\$324.19	\$324.19	\$277.42	\$277.42	\$285.05
20	\$395.14	\$395.14	\$406.01	\$406.01	\$459.19	\$459.19	\$471.83	\$471.83	\$350.34	\$350.34	\$359.99	\$359.99	\$325.23	\$325.23	\$334.18	\$334.18	\$285.97	\$285.97	\$293.83
21	\$407.36	\$407.36	\$418.57	\$418.57	\$473.39	\$473.39	\$486.22	\$486.22	\$361.18	\$361.18	\$371.12	\$371.12	\$340.40	\$340.40	\$349.67	\$349.67	\$304.81	\$304.81	\$312.92
22	\$407.36	\$407.36	\$418.57	\$418.57	\$473.39	\$473.39	\$486.22	\$486.22	\$361.18	\$361.18	\$371.12	\$371.12	\$340.40	\$340.40	\$349.67	\$349.67	\$304.81	\$304.81	\$312.92
23	\$407.36	\$407.36	\$418.57	\$418.57	\$473.39	\$473.39	\$486.22	\$486.22	\$361.18	\$361.18	\$371.12	\$371.12	\$340.40	\$340.40	\$349.67	\$349.67	\$304.81	\$304.81	\$312.92
24	\$407.36	\$407.36	\$418.57	\$418.57	\$473.39	\$473.39	\$486.22	\$486.22	\$361.18	\$361.18	\$371.12	\$371.12	\$340.40	\$340.40	\$349.67	\$349.67	\$304.81	\$304.81	\$312.92
25	\$408.99	\$408.99	\$419.21	\$419.21	\$420.24	\$420.24	\$475.28	\$475.28	\$362.62	\$362.62	\$371.69	\$371.69	\$381.92	\$381.92	\$336.63	\$336.63	\$345.05	\$345.05	\$304.13
26	\$417.14	\$417.14	\$427.57	\$427.57	\$439.33	\$439.33	\$484.75	\$484.75	\$496.87	\$496.87	\$509.09	\$509.09	\$380.03	\$380.03	\$389.53	\$389.53	\$343.34	\$343.34	\$310.19
27	\$426.91	\$426.91	\$437.59	\$437.59	\$438.66	\$438.66	\$496.11	\$496.11	\$508.52	\$508.52	\$522.51	\$522.51	\$378.52	\$378.52	\$387.98	\$387.98	\$338.93	\$338.93	\$316.68
28	\$442.80	\$442.80	\$453.87	\$453.87	\$466.36	\$466.36	\$514.57	\$514.57	\$527.44	\$527.44	\$538.74	\$538.74	\$403.41	\$403.41	\$413.49	\$413.49	\$364.46	\$364.46	\$329.27
29	\$455.84	\$455.84	\$467.23	\$467.23	\$468.38	\$468.38	\$480.09	\$480.09	\$529.72	\$529.72	\$542.97	\$542.97	\$544.30	\$544.30	\$557.91	\$557.91	\$404.16	\$404.16	\$338.97
30	\$462.35	\$462.35	\$473.91	\$473.91	\$475.08	\$475.08	\$486.95	\$486.95	\$537.30	\$537.30	\$550.73	\$550.73	\$552.09	\$552.09	\$565.89	\$565.89	\$409.94	\$409.94	\$343.81
31	\$472.13	\$472.13	\$483.93	\$483.93	\$485.12	\$485.12	\$497.25	\$497.25	\$548.66	\$548.66	\$562.38	\$562.38	\$575.85	\$575.85	\$418.61	\$418.61	\$429.07	\$429.07	\$351.08
32	\$481.91	\$481.91	\$493.95	\$493.95	\$495.17	\$495.17	\$507.55	\$507.55	\$560.02	\$560.02	\$574.02	\$574.02	\$575.43	\$575.43	\$589.82	\$589.82	\$427.28	\$427.28	\$358.35
33	\$488.02	\$488.02	\$500.22	\$500.22	\$501.45	\$501.45	\$513.98	\$513.98	\$567.12	\$567.12	\$581.30	\$581.30	\$582.73	\$582.73	\$597.30	\$597.30	\$432.69	\$432.69	\$362.90
34	\$494.54	\$494.54	\$506.90	\$506.90	\$508.14	\$508.14	\$520.85	\$520.85	\$574.70	\$574.70	\$589.06	\$589.06	\$590.51	\$590.51	\$605.28	\$605.28	\$438.47	\$438.47	\$367.74
35	\$497.79	\$497.79	\$510.24	\$510.24	\$511.49	\$511.49	\$524.28	\$524.28	\$578.48	\$578.48	\$592.94	\$592.94	\$594.41	\$594.41	\$609.27	\$609.27	\$441.36	\$441.36	\$370.17
36	\$501.05	\$501.05	\$513.58	\$513.58	\$514.84	\$514.84	\$527.71	\$527.71	\$586.83	\$586.83	\$598.30	\$598.30	\$613.25	\$613.25	\$644.25	\$644.25	\$455.36	\$455.36	\$372.59
37	\$504.31	\$504.31	\$516.92	\$516.92	\$518.19	\$518.19	\$531.14	\$531.14	\$586.06	\$586.06	\$600.71	\$600.71	\$617.24	\$617.24	\$647.14	\$647.14	\$458.32	\$458.32	\$375.01
38	\$507.57	\$507.57	\$520.26	\$520.26	\$521.54	\$521.54	\$534.58	\$534.58	\$589.84	\$589.84	\$604.59	\$604.59	\$606.08	\$606.08	\$621.23	\$621.23	\$450.03	\$450.03	\$377.44
39	\$514.09	\$514.09	\$526.94	\$526.94	\$528.24	\$528.24	\$541.44	\$541.44	\$597.42	\$597.42	\$612.35	\$612.35	\$613.86	\$613.86	\$629.21	\$629.21	\$455.81	\$455.81	\$382.29
40	\$520.61	\$520.61	\$533.62	\$533.62	\$534.93	\$534.93	\$548.31	\$548.31	\$604.99	\$604.99	\$620.12	\$620.12	\$621.64	\$621.64	\$637.19	\$637.19	\$461.59	\$461.59	\$387.13
41	\$530.38	\$530.38	\$543.64	\$543.64	\$544.98	\$544.98	\$558.60	\$558.60	\$616.35	\$616.35	\$631.76	\$631.76	\$633.32	\$633.32	\$649.15	\$649.15	\$470.26	\$470.26	\$394.40
42	\$539.75	\$539.75	\$553.25	\$553.25	\$554.61	\$554.61	\$568.47	\$568.47	\$627.24	\$627.24	\$642.92	\$642.92	\$644.51	\$644.51	\$660.62	\$660.62	\$478.56	\$478.56	\$401.37
43	\$552.79	\$552.79	\$566.61	\$566.61	\$568.00	\$568.00	\$582.20	\$582.20	\$642.39	\$642.39	\$658.45	\$658.45	\$660.07	\$660.07	\$676.57	\$676.57	\$490.12	\$490.12	\$411.06
44	\$569.08	\$569.08	\$583.31	\$583.31	\$584.74	\$584.74	\$599.36	\$599.36	\$661.33	\$661.33	\$677.86	\$677.86	\$679.53	\$679.53	\$696.52	\$696.52	\$504.57	\$504.57	\$423.18
45	\$588.23	\$588.23	\$602.93	\$602.93	\$604.42	\$604.42	\$619.53	\$619.53	\$683.58	\$683.58	\$700.66	\$700.66	\$702.39	\$702.39	\$719.95	\$719.95	\$521.54	\$521.54	\$437.46
46	\$611.04	\$611.04	\$626.32	\$626.32	\$627.86	\$627.86	\$643.55	\$643.55	\$710.09	\$710.09	\$727.84	\$727.84	\$729.63	\$729.63	\$747.87	\$747.87	\$541.77	\$541.77	\$454.38
47	\$636.70	\$636.70	\$652.62	\$652.62	\$654.22	\$654.22	\$670.58	\$670.58	\$739.91	\$739.91	\$758.41	\$758.41	\$760.27	\$760.27	\$779.28	\$779.28	\$564.52	\$564.52	\$473.46
48	\$666.03	\$666.03	\$682.68	\$682.68	\$684.36	\$684.36	\$701.47	\$701.47	\$773.99	\$773.99	\$793.34	\$793.34	\$795.18	\$795.18	\$810.53	\$810.53	\$590.53	\$590.53	\$495.27
49	\$694.96	\$694.96	\$712.33	\$712.33	\$714.08	\$714.08	\$731.93	\$731.93	\$807.60	\$807.60	\$827.79	\$827.79	\$829.83	\$829.83	\$850.58	\$850.58	\$616.17	\$616.17	\$516.78
50	\$727.54	\$727.54	\$745.73	\$745.73	\$747.57	\$747.57	\$766.26	\$766.26	\$845.47	\$845.47	\$866.61	\$866.61	\$868.75	\$868.75	\$890.46	\$890.46	\$645.07	\$645.07	\$541.02
51	\$759.73	\$759.73	\$778.72	\$778.72	\$780.63	\$780.63	\$800.15	\$800.15	\$882.87	\$882.87	\$904.94	\$904.94	\$907.17	\$907.17	\$929.85	\$929.85	\$673.60	\$673.60	\$564.95
52	\$795.17	\$795.17	\$815.05	\$815.05	\$817.05	\$817.05	\$837.47	\$837.47	\$924.06	\$924.06	\$947.16	\$947.16	\$949.49	\$949.49	\$973.23	\$973.23	\$705.02	\$705.02	\$591.30
53	\$831.01	\$831.01	\$851.79	\$851.79	\$853.88	\$853.88	\$875.23	\$875.23	\$965.72	\$965.72	\$989.86	\$989.86	\$992.30	\$992.30	\$1,017.10	\$1,017.10	\$736.81	\$736.81	\$617.96
54	\$869.71	\$869.71	\$891.46	\$891.46	\$893.65	\$893.65	\$915.99	\$915.99	\$1,010.69	\$1,010.69	\$1,035.95	\$1,035.95	\$1,038.51	\$1,038.51	\$1,064.47	\$1,064.47	\$771.12	\$771.12	\$646.73
55	\$908.41	\$908.41	\$931.12	\$931.12	\$933.41	\$933.41	\$956.75	\$956.75	\$1,055.66	\$1,055.66	\$1,082.03	\$1,082.03	\$1,084.72	\$1,084.72	\$1,111.83	\$1,111.83	\$805.43	\$805.43	\$673.86
56	\$950.37	\$950.37	\$974.13	\$974.13	\$976.52	\$976.52	\$1,000.94	\$1,000.94	\$1,104.42	\$1,104.42	\$1,134.82	\$1,134.82	\$1,136.19	\$1,136.19	\$1,163.19	\$1,163.19	\$842.63	\$842.63	\$706.71
57	\$992.74	\$992.74	\$1,017.55	\$1,017.55	\$1,020.06	\$1,020.06	\$1,045.56	\$1,045.56	\$1,153.65	\$1,153.65	\$1,182.49	\$1,182.49	\$1,185.41	\$1,185.41	\$1,215.04	\$1,215.04	\$880.20	\$880.20	\$738.22
58	\$1,037.95	\$1,037.95	\$1,063.90	\$1,063.90	\$1,066.52	\$1,066.52	\$												

Company Name:
Market:
Product:
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	0010122	62560PA0010123	62560PA0010123	62560PA0010124	62560PA0010124	62560PA0010125	62560PA0010125						
HIOS Plan ID (Off Exchange)=>	0010122	62560PA0010123	62560PA0010123	62560PA0010124	62560PA0010124	62560PA0010125	62560PA0010125						
Plan Marketing Name =>	7,700/\$0 - Stand	6,700/\$0 - Stand											
Form # =>	660	660	660	676	676	660	660						
Rating Area =>	1	1	1	1	1	1	1						
Network =>	Advantage w/Dental												
Metal =>	Platinum	Catastrophic	Catastrophic	Gold	Gold	Silver	Silver						
Deductible =>	\$13,400	\$9,450 / \$18,900	\$9,450 / \$18,900	\$2,500 / \$5,000	\$2,500 / \$5,000	\$2,600 / \$5,200	\$2,600 / \$5,200						
Coinurance =>	6	1	1	0.9	0.9	0.6	0.6						
Copays =>	40%	\$0 / \$0	\$0 / \$0	10% / 10%	10% / 10%	\$50 / \$80	\$50 / \$80						
OOP Maximum =>	\$18,900	\$9,450 / \$18,900	\$9,450 / \$18,900	\$6,000 / \$12,000	\$6,000 / \$12,000	\$9,450 / \$18,900	\$9,450 / \$18,900						
Pediatric Dental (Yes/No) =>	Yes												
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$231.73	\$212.18	\$212.18	\$218.02	\$218.02	\$276.27	\$276.27	\$283.88	\$283.88	\$371.89	\$371.89	\$382.13	\$382.13
15	\$252.33	\$231.04	\$231.04	\$237.40	\$237.40	\$300.83	\$300.83	\$309.11	\$309.11	\$404.95	\$404.95	\$416.09	\$416.09
16	\$260.21	\$238.25	\$238.25	\$244.81	\$244.81	\$310.22	\$310.22	\$318.76	\$318.76	\$417.59	\$417.59	\$429.08	\$429.08
17	\$268.08	\$245.46	\$245.46	\$252.22	\$252.22	\$319.61	\$319.61	\$328.41	\$328.41	\$430.23	\$430.23	\$442.07	\$442.07
18	\$276.57	\$253.23	\$253.23	\$260.20	\$260.20	\$329.72	\$329.72	\$338.80	\$338.80	\$443.84	\$443.84	\$456.05	\$456.05
19	\$285.05	\$261.00	\$261.00	\$268.18	\$268.18	\$339.83	\$339.83	\$349.19	\$349.19	\$457.45	\$457.45	\$470.04	\$470.04
20	\$293.83	\$269.04	\$269.04	\$276.44	\$276.44	\$350.31	\$350.31	\$359.95	\$359.95	\$471.55	\$471.55	\$484.52	\$484.52
21	\$310.49	\$277.36	\$284.29	\$284.99	\$292.11	\$361.14	\$370.17	\$371.08	\$380.36	\$486.13	\$498.28	\$499.51	\$512.00
22	\$310.49	\$277.36	\$284.29	\$284.99	\$292.11	\$361.14	\$370.17	\$371.08	\$380.36	\$486.13	\$498.28	\$499.51	\$512.00
23	\$310.49	\$277.36	\$284.29	\$284.99	\$292.11	\$361.14	\$370.17	\$371.08	\$380.36	\$486.13	\$498.28	\$499.51	\$512.00
24	\$310.49	\$277.36	\$284.29	\$284.99	\$292.11	\$361.14	\$370.17	\$371.08	\$380.36	\$486.13	\$498.28	\$499.51	\$512.00
25	\$311.73	\$278.47	\$285.43	\$286.13	\$293.28	\$362.58	\$371.65	\$372.56	\$381.88	\$488.07	\$500.28	\$501.51	\$514.05
26	\$317.94	\$284.02	\$291.12	\$291.83	\$299.13	\$369.81	\$379.05	\$379.99	\$389.49	\$497.80	\$510.24	\$511.50	\$524.29
27	\$325.40	\$290.67	\$297.94	\$298.67	\$306.14	\$378.47	\$387.94	\$388.89	\$398.61	\$509.46	\$522.20	\$523.49	\$536.57
28	\$337.51	\$301.49	\$309.03	\$309.78	\$317.53	\$392.56	\$402.37	\$403.36	\$413.45	\$528.42	\$541.63	\$542.97	\$556.54
29	\$347.44	\$310.37	\$318.12	\$318.90	\$326.88	\$404.12	\$414.22	\$415.24	\$425.62	\$543.98	\$557.58	\$558.95	\$572.93
30	\$352.41	\$314.80	\$322.67	\$323.46	\$331.55	\$409.89	\$420.14	\$421.18	\$431.71	\$551.76	\$565.55	\$566.94	\$581.12
31	\$359.86	\$321.46	\$329.50	\$330.30	\$338.56	\$418.56	\$429.03	\$430.08	\$440.83	\$563.42	\$577.51	\$578.93	\$593.41
32	\$367.31	\$328.12	\$336.32	\$337.14	\$345.57	\$427.23	\$437.91	\$438.99	\$449.96	\$575.09	\$589.47	\$590.92	\$605.69
33	\$371.97	\$332.28	\$340.58	\$341.42	\$349.95	\$432.65	\$443.46	\$444.55	\$455.67	\$582.38	\$596.94	\$598.41	\$613.37
34	\$376.94	\$336.72	\$345.13	\$345.98	\$354.63	\$438.42	\$449.38	\$450.49	\$461.75	\$590.16	\$604.92	\$606.41	\$621.57
35	\$379.42	\$338.93	\$347.41	\$348.26	\$356.96	\$441.31	\$452.35	\$453.46	\$464.80	\$594.05	\$608.90	\$610.40	\$625.66
36	\$381.91	\$341.15	\$349.68	\$350.54	\$359.30	\$444.20	\$455.31	\$456.43	\$467.84	\$597.94	\$612.89	\$614.40	\$629.76
37	\$384.39	\$343.37	\$351.96	\$352.82	\$361.64	\$447.09	\$458.27	\$459.40	\$470.88	\$601.83	\$616.87	\$618.39	\$633.85
38	\$386.87	\$345.59	\$354.23	\$355.10	\$363.97	\$449.98	\$461.23	\$462.37	\$473.92	\$605.72	\$620.86	\$622.39	\$637.95
39	\$391.84	\$350.03	\$358.78	\$359.66	\$368.65	\$455.76	\$467.15	\$468.30	\$480.01	\$613.50	\$628.83	\$630.38	\$646.14
40	\$396.81	\$354.47	\$363.33	\$364.22	\$373.32	\$461.54	\$473.08	\$474.24	\$486.10	\$621.27	\$636.81	\$638.37	\$654.33
41	\$404.26	\$361.12	\$370.15	\$371.06	\$380.33	\$470.20	\$481.96	\$483.15	\$495.22	\$632.94	\$648.76	\$650.36	\$666.62
42	\$411.40	\$367.50	\$376.69	\$377.61	\$387.05	\$478.51	\$490.47	\$491.68	\$503.97	\$644.12	\$660.23	\$661.85	\$678.40
43	\$421.34	\$376.38	\$385.79	\$386.73	\$396.40	\$490.07	\$502.32	\$503.56	\$516.14	\$659.68	\$676.17	\$677.84	\$694.78
44	\$433.76	\$387.47	\$397.16	\$398.13	\$408.08	\$504.51	\$517.13	\$518.40	\$531.36	\$679.12	\$696.10	\$697.82	\$715.26
45	\$448.35	\$400.51	\$410.52	\$411.53	\$421.81	\$521.49	\$534.52	\$535.84	\$549.24	\$701.97	\$719.52	\$721.29	\$739.32
46	\$465.74	\$416.04	\$426.44	\$427.49	\$438.17	\$541.71	\$555.25	\$556.62	\$570.54	\$729.20	\$747.42	\$749.27	\$768.00
47	\$485.30	\$433.51	\$444.35	\$445.44	\$456.58	\$564.46	\$578.57	\$580.00	\$594.50	\$759.82	\$778.82	\$780.73	\$800.25
48	\$507.66	\$453.48	\$464.82	\$465.96	\$477.61	\$590.46	\$605.23	\$606.72	\$621.88	\$794.82	\$814.69	\$816.72	\$837.12
49	\$529.70	\$473.18	\$485.01	\$486.19	\$498.35	\$616.10	\$631.51	\$633.06	\$648.89	\$829.34	\$850.07	\$852.16	\$873.47
50	\$554.54	\$495.36	\$507.75	\$508.99	\$521.72	\$645.00	\$661.12	\$662.75	\$679.32	\$868.23	\$889.93	\$892.12	\$914.43
51	\$579.07	\$517.28	\$530.21	\$531.51	\$544.79	\$673.53	\$690.36	\$692.06	\$709.37	\$906.63	\$929.30	\$931.59	\$954.88
52	\$606.08	\$541.41	\$554.94	\$556.30	\$570.21	\$704.95	\$722.57	\$724.35	\$742.46	\$948.93	\$972.65	\$975.04	\$999.42
53	\$633.41	\$565.81	\$579.96	\$581.38	\$595.91	\$736.73	\$755.34	\$757.00	\$775.93	\$991.71	\$1,016.50	\$1,019.00	\$1,044.48
54	\$662.90	\$592.16	\$606.97	\$608.45	\$623.66	\$771.03	\$790.31	\$792.26	\$812.06	\$1,037.89	\$1,063.83	\$1,066.45	\$1,093.12
55	\$692.40	\$618.51	\$633.98	\$635.53	\$651.42	\$805.34	\$825.48	\$827.51	\$848.20	\$1,084.07	\$1,111.17	\$1,113.91	\$1,141.75
56	\$724.38	\$647.08	\$663.26	\$664.88	\$681.50	\$842.54	\$863.60	\$865.73	\$887.37	\$1,134.14	\$1,162.49	\$1,165.36	\$1,194.49
57	\$756.67	\$675.93	\$692.82	\$694.52	\$711.88	\$880.10	\$902.10	\$904.32	\$926.93	\$1,184.70	\$1,214.32	\$1,217.31	\$1,247.74
58	\$791.14	\$706.71	\$724.38	\$726.15	\$744.31	\$920.18	\$943.19	\$945.51	\$969.15	\$1,238.66	\$1,269.63	\$1,272.75	\$1,304.57
59	\$808.21	\$721.97	\$740.02	\$741.83	\$760.37	\$940.05	\$963.55	\$965.92	\$990.07	\$1,265.40	\$1,297.03	\$1,300.22	\$1,332.73
60	\$842.68	\$752.76	\$771.57	\$773.46	\$792.80	\$980.13	\$1,004.64	\$1,007.11	\$1,032.29	\$1,319.36	\$1,352.34	\$1,355.67	\$1,389.56
61	\$872.49	\$779.38	\$798.87	\$800.82	\$820.84	\$1,014.80	\$1,040.17	\$1,042.73	\$1,068.80	\$1,366.03	\$1,400.18	\$1,403.62	\$1,438.71
62	\$892.05	\$796.86	\$816.78	\$818.78	\$839.25	\$1,037.56	\$1,063.49	\$1,066.11	\$1,092.77	\$1,396.65	\$1,431.57	\$1,435.09	\$1,470.97
63	\$916.58	\$818.77	\$839.24	\$841.29	\$862.32	\$1,066.09	\$1,092.74	\$1,095.43	\$1,122.81	\$1,435.06	\$1,470.93	\$1,474.55	\$1,511.42
64+	\$931.48	\$832.08	\$852.88	\$854.97	\$876.34	\$1,083.42	\$1,110.51	\$1,113.24	\$1,141.07	\$1,458.39	\$1,494.85	\$1,498.53	\$1,535.99

UPMC Health Coverage, Inc.
Individual
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
62560PA0010116	UPMC Advantage Gold \$1,000/\$20 - Standard Network	HMO	Gold	On/Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO - 2024	1, 5	Clearfield, Crawford
62560PA0010117	UPMC Advantage Silver \$3,900/\$50 - Standard Network	HMO	Silver	On/Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO - 2024	1, 5	Clearfield, Crawford
62560PA0010118	UPMC Advantage Silver \$3,500/\$50 - Standard Network	HMO	Silver	Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO - 2024	1, 5	Clearfield, Crawford
62560PA0010120	UPMC Advantage Silver HSA \$4,000/\$0 - Standard Network	HMO	Silver	Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO - 2024	1, 5	Clearfield, Crawford
62560PA0010122	UPMC Advantage Bronze \$6,700/\$0 - Standard Network	HMO	Bronze	On/Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO - 2024	1, 5	Clearfield, Crawford
62560PA0010123	UPMC Advantage Catastrophic \$9,450/\$0 - Standard Network	HMO	Catastrophic	On/Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO - 2024	1, 5	Clearfield, Crawford
62560PA0010124	UPMC Advantage Gold HSA \$2,500/10% - Standard Network	HMO	Gold	On/Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO - 2024	1, 5	Clearfield, Crawford
62560PA0010125	UPMC Advantage Silver \$2,600/\$50 - Standard Network	HMO	Silver	On/Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO - 2024	1, 5	Clearfield, Crawford

Company Name UPMC Health Coverage, Inc.

Market Individual

RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

RATING AREA 1

02-01-2023 Number of Covered Lives by Rating County					905	0	41	0	0	3	52	17
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
62560PA0010116	UPMC Advantage Gold \$1,000/\$20 - Standard Network	HMO	Gold	On/Off	\$407.36							
62560PA0010117	UPMC Advantage Silver \$3,900/\$50 - Standard Network	HMO	Silver	On/Off	\$473.39							
62560PA0010118	UPMC Advantage Silver \$3,500/\$50 - Standard Network	HMO	Silver	Off	\$361.18							
62560PA0010120	UPMC Advantage Silver HSA \$4,000/\$0 - Standard Network	HMO	Silver	Off	\$335.29							
62560PA0010122	UPMC Advantage Bronze \$6,700/\$0 - Standard Network	HMO	Bronze	On/Off	\$294.81							
62560PA0010123	UPMC Advantage Catastrophic \$9,450/\$0 - Standard Network	HMO	Catastrophic	On/Off	\$277.36							
62560PA0010124	UPMC Advantage Gold HSA \$2,500/10% - Standard Network	HMO	Gold	On/Off	\$361.14							
62560PA0010125	UPMC Advantage Silver \$2,600/\$50 - Standard Network	HMO	Silver	On/Off	\$486.13							

RATING AREA 2

0	0	0
Elk	Cameron	Potter

RATING AREA 3

0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming	

RATING AREA 4

0	0	0
Allegheny	Armstrong	Beaver

0	0	0	7	0	0	0
Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5

0	0	1,128	7	0	8	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

RATING AREA 6

34	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour

\$418.57
 \$486.42
 \$371.12
 \$344.52
 \$302.92
 \$284.99
 \$371.08
 \$499.51

0	0	0	0	0
Northampton	Northumberland	Schuylkill	Snyder	Union

RATING AREA 7

0	0	0	0
Adams	Berks	Lancaster	York

RATING AREA 8

0	0	0	0	0
Bucks	Chester	Delaware	Montgomery	Philadelphia

RATING AREA 9

0	0	0
Cumberland	Dauphin	Franklin

0	0	0	0
Fulton	Juniata	Lebanon	Perry

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
1	Unified Rate Review v6.0																		2	
3	Company Legal Name:	UPMC HEALTH COVERAGE INC.																		3
4	HIOS Issuer ID:	62560	State:	PA																4
5	Effective Date of Rate Change(s):	1/1/2024	Market:	Individual																5
6																				6
7																				7
8	Market Level Calculations (Same for all Plans)																			8
9																				9
10																				10
11	Section I: Experience Period Data																			11
12	Experience Period:	1/1/2022	to	12/31/2022																12
13			Total		PMPM															13
14	Allowed Claims		\$24,103,997.58		\$878.11															14
15	Reinsurance		\$1,310,742.66		\$47.75															15
16	Incurred Claims in Experience Period		\$19,204,667.36		\$699.62															16
17	Risk Adjustment		\$496,079.31		\$18.07															17
18	Experience Period Premium		\$19,766,051.46		\$720.07															18
19	Experience Period Member Months		27,450																	19
20																				20
21	Section II: Projections																			21
22			Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims													22
23	Benefit Category	Experience Period Index Rate PMPM	Cost	Utilization	Cost	Utilization	PMPM													23
24	Inpatient Hospital	\$194.37	1.049	0.938	1.049	0.938	\$188.19												24	
25	Outpatient Hospital	\$281.70	1.011	1.005	1.011	1.005	\$290.82												25	
26	Professional	\$106.26	1.006	1.019	1.006	1.019	\$111.66												26	
27	Other Medical	\$148.90	1.084	0.998	1.084	0.998	\$174.27												27	
28	Capitation	\$0.00	1.000	1.000	1.000	1.000	\$0.00												28	
29	Prescription Drug	\$146.39	1.112	1.002	1.112	1.002	\$181.74												29	
30	Total	\$877.62					\$946.68												30	
31																				31
32	Morbidity Adjustment			1.015															32	
33	Demographic Shift			1.000															33	
34	Plan Design Changes			1.000															34	
35	Other			1.000															35	
36	Adjusted Trended EHB Allowed Claims PMPM for	1/1/2024		\$960.88															36	
37																				37
38	Manual EHB Allowed Claims PMPM			\$808.73															38	
39	Applied Credibility %			0.00%															39	
40																				40
41	Projected Period Totals																			41
42	Projected Index Rate for	1/1/2024		\$808.73	\$22,369,471.80															42
43	Reinsurance			\$0.00	\$0.00															43
44	Risk Adjustment Payment/Charge			-\$28.02	-\$775,033.20															44
45	Exchange User Fees			2.62%	\$622,700.79															45
46	Market Adjusted Index Rate			\$859.26	\$23,767,205.79															46
47																				47
48	Projected Member Months			27,660															48	
49																				49
50	Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																			50
51																				51

Product-Plan Data Collection

Company Legal Name: UPMC HEALTH COVERAGE INC.
 HIOS Issuer ID: 62560 State: PA
 Effective Date of Rate Change(s): 1/1/2024 Market: Individual

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.

To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.

To validate, select the Validate button or Ctrl + Shift + I.

To finalize, select the Finalize button or Ctrl + Shift + F.

To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.

To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

Product/Plan Level Calculations

Section I: General Product and Plan Information									
Field #	Individual HMO								
1.1 Product Name	62560PA001								
1.2 Product ID	62560PA001								
1.3 Plan Name	Gold \$1,000/\$20	Silver \$3,900/\$50	Silver \$3,500/\$50	Silver HSA	Bronze \$6,700/\$0	Catastrophic	Gold HSA	Silver \$2,600/\$50	Silver \$6,800/\$25
1.4 Plan ID (Standard Component ID)	62560PA0010116	62560PA0010117	62560PA0010118	62560PA0010120	62560PA0010122	62560PA0010123	62560PA0010124	62560PA0010125	62560PA0010126
1.5 Metal	Gold	Silver	Silver	Silver	Bronze	Catastrophic	Gold	Silver	Silver
1.6 AV Metal Value	0.800	0.708	0.715	0.702	0.606	0.602	0.782	0.718	0.717
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Terminated
1.8 Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
1.9 Exchange Plan?	Yes	Yes	No	No	Yes	Yes	Yes	Yes	No
1.10 Effective Date of Proposed Rates	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024
1.11 Cumulative Rate Change % (over 12 mos prior)	11.41%	13.98%	14.95%	8.36%	11.73%	0.00%	5.22%	15.11%	0.00%
1.12 Product Rate Increase %	11.78%								
1.13 Submission Level Rate Increase %	11.78%								

Worksheet 1 Totals										
Section II: Experience Period and Current Plan Level Information										
2.1 Plan ID (Standard Component ID)	Total	62560PA0010116	62560PA0010117	62560PA0010118	62560PA0010120	62560PA0010122	62560PA0010123	62560PA0010124	62560PA0010125	62560PA0010126
2.2 Allowed Claims	\$24,103,998	\$12,221,253	\$2,496,531	\$1,441,816	\$120,692	\$1,235,959	\$9,602	\$1,054,959	\$5,443,757	\$79,428
2.3 Reinsurance	\$1,310,743	\$594,991	\$185,767	\$95,092	\$0	\$26,026	\$0	\$56,336	\$347,687	\$4,244
2.4 Member Cost Sharing	\$3,588,588	\$1,816,484	\$292,208	\$348,450	\$32,834	\$489,567	\$9,441	\$194,449	\$397,937	\$7,217
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$19,204,667	\$9,809,778	\$2,018,557	\$997,674	\$87,857	\$720,366	\$161	\$804,174	\$4,698,134	\$67,967
2.7 Risk Adjustment Transfer Amount	\$496,079	\$232,064	\$49,843	\$38,241	\$6,470	\$59,674	\$416	\$27,217	\$81,324	\$831
2.8 Premium	\$19,766,051	\$9,526,721	\$2,417,317	\$1,114,220	\$189,228	\$1,646,686	\$5,521	\$945,242	\$3,897,254	\$34,364
2.9 Experience Period Member Months	27,450	12,841	2,758	2,116	358	3,302	23	1,506	4,500	46
2.10 Current Enrollment	2,202	992	207	139	16	236	0	323	285	4
2.11 Current Premium PMPM	\$737.75	\$779.49	\$905.70	\$546.99	\$593.22	\$557.10	\$0.00	\$565.80	\$914.36	\$860.71
2.12 Loss Ratio	94.78%	100.52%	81.82%	86.57%	44.89%	42.24%	2.70%	82.69%	118.37%	193.11%
Per Member Per Month										
2.13 Allowed Claims	\$878.11	\$951.74	\$905.20	\$683.39	\$337.13	\$374.31	\$417.48	\$700.50	\$1,209.72	\$1,726.69
2.14 Reinsurance	\$47.75	\$46.34	\$67.36	\$45.22	\$0.00	\$7.88	\$0.00	\$37.41	\$77.26	\$92.26
2.15 Member Cost Sharing	\$130.73	\$141.46	\$105.95	\$164.67	\$91.72	\$148.26	\$410.50	\$129.12	\$88.43	\$156.89
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.17 Incurred Claims	\$699.62	\$763.94	\$731.89	\$471.49	\$245.41	\$318.16	\$6.98	\$531.98	\$1,044.03	\$1,477.54
2.18 Risk Adjustment Transfer Amount	\$18.07	\$18.07	\$18.07	\$18.07	\$18.07	\$18.07	\$18.07	\$18.07	\$18.07	\$18.07
2.19 Premium	\$720.07	\$741.90	\$876.47	\$526.57	\$528.57	\$498.39	\$240.02	\$627.65	\$863.95	\$747.04

Section III: Plan Adjustment Factors									
3.1 Plan ID (Standard Component ID)	62560PA0010116								
3.2 Market Adjusted Index Rate	\$89.26								
3.3 AV and Cost Sharing Design of Plan	0.7908	0.9190	0.7012	0.6509	0.5723	0.5385	0.7011	0.9438	0.9190
3.4 Provider Network Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.5 Benefits in Addition to EHB	1.0018	1.0018	1.0018	1.0018	1.0018	1.0018	1.0018	1.0018	1.0018
Administrative Costs									
3.6 Administrative Expense	10.78%	10.78%	10.78%	10.78%	10.78%	10.78%	10.78%	10.78%	10.78%
3.7 Taxes and Fees	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%
3.8 Profit & Risk Load	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate	\$779.40	\$905.75	\$691.09	\$641.52	\$564.05	\$530.74	\$690.99	\$930.19	\$905.75
3.11 Age Calibration Factor	0.5313	0.5313							
3.12 Geographic Calibration Factor	1.0202	1.0202							
3.13 Tobacco Calibration Factor	0.9981	0.9981							
3.14 Calibrated Plan Adjusted Index Rate	\$421.66	\$490.01	\$373.88	\$347.06	\$305.15	\$287.13	\$373.83	\$503.24	\$490.01

Section IV: Projected Plan Level Information										
4.1 Plan ID (Standard Component ID)	Total	62560PA0010116	62560PA0010117	62560PA0010118	62560PA0010120	62560PA0010122	62560PA0010123	62560PA0010124	62560PA0010125	62560PA0010126
4.2 Allowed Claims	\$22,409,986	\$10,104,342	\$2,261,787	\$1,376,041	\$157,665	\$2,244,564	\$0	\$3,185,542	\$3,080,044	\$0
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.4 Member Cost Sharing	\$5,787,865	\$2,123,345	\$643,204	\$380,727	\$50,079	\$870,143	\$0	\$881,587	\$838,780	\$0
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$16,622,120	\$7,980,997	\$1,618,583	\$995,314	\$107,586	\$1,374,421	\$0	\$2,303,955	\$2,241,264	\$0
4.7 Risk Adjustment Transfer Amount	-\$601,871	-\$271,038	-\$57,707	-\$38,123	-\$4,439	-\$64,496	\$0	-\$88,257	-\$77,812	\$0
4.8 Premium	\$21,252,735	\$9,708,387	\$2,402,065	\$1,210,737	\$130,872	\$1,678,898	\$0	\$2,802,618	\$3,336,158	\$0
4.9 Projected Member Months	27,660	12,456	2,652	1,752	204	2,964	0	4,056	3,576	0
4.10 Loss Ratio	80.49%	84.57%	69.04%	84.88%	85.09%	85.51%	#DIV/0!	84.88%	69.00%	#DIV/0!
Per Member Per Month										
4.11 Allowed Claims	\$810.19	\$811.20	\$852.86	\$785.41	\$772.87	\$752.28	#DIV/0!	\$785.39	\$861.31	#DIV/0!
4.12 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	#DIV/0!
4.13 Member Cost Sharing	\$209.25	\$170.47	\$242.54	\$217.31	\$245.48	\$293.57	#DIV/0!	\$217.35	\$234.56	#DIV/0!
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	#DIV/0!
4.15 Incurred Claims	\$600.94	\$640.74	\$610.33	\$568.10	\$527.38	\$463.70	#DIV/0!	\$568.04	\$626.75	#DIV/0!
4.16 Risk Adjustment Transfer Amount	-\$21.76	-\$21.76	-\$21.76	-\$21.76	-\$21.76	-\$21.76	#DIV/0!	-\$21.76	-\$21.76	#DIV/0!
4.17 Premium	\$768.36	\$779.41	\$905.76	\$691.06	\$641.53	\$564.07	#DIV/0!	\$690.98	\$930.13	#DIV/0!

Rating Area Data Collection

Specify the total number of Rating Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R.

Select only the Rating Areas you are offering plans within and add a factor for each area.

To validate, select the Validate button or Ctrl + Shift + I.

To finalize, select the Finalize button or Ctrl + Shift + F.

Rating Area	Rating Factor
Rating Area 1	0.9660
Rating Area 5	0.9925

RFJ Part II – Consumer Friendly Justification

Individual Exchange HMO Rate Filing

The rate change for UPMC Health Options Individual plans is 11.34% for 2024. Rate change drivers include the following:

- Increases in medical and pharmacy cost and utilization
- Changes to the state reinsurance program for the Individual health insurance market.

Scope and Range of the Rate Increase

The number of individuals affected by this rate increase is 2,202. The proposed rate increase varies by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The range of the proposed rate change is 4.50% to 16.45%.

Financial Experience of the Product

UPMC Health Coverage incurred an underwriting loss in the ACA Individual market in 2022.

Changes in Medical Service Costs

Cost and utilization increases are expected to increase by approximately 4.64% for 2024.

Changes in Benefits

No changes in benefits contributed significantly to the increase.

Administrative Costs and Anticipated Profits

Changes in administrative costs contribute to the rate increase. This rate filing anticipates a surplus and risk margin for 2024.

RFJ Part III: Actuarial Memorandum

General Information

The purpose of this actuarial memorandum is to provide certain information related to a rate submission for the company identified below. The relevant index rate is developed in accordance with federal regulations, and plan specific premiums are generated using the allowable modifiers in accordance with the single risk pool rule.

The following section provides information related to the identification of the company that is submitting this rate filing. Much of this information is also displayed in Table 0 of the PA Actuarial Memorandum Exhibits.

Company Identifying Information:

Company Legal Name: UPMC Health Coverage, Inc.

NAIC #: 15451

State: PA

HIOS Issuer ID: 62560

Market: Individual

Exchange: On and Off Exchange

Products: HMO

Effective Date: 1/1/2024

Company Contact Information:



Filing Information:

Rate Filing SERFF Tracking #: UPMC-133641900

Form Filing SERFF Tracking #: UPMC-133666167, UPMC-133666186

Binder SERFF Tracking #: UPMC-PA24-125116425

Rate History:

Historical and proposed rate changes vary by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The values listed below and overall proposed rate change for 2023 are weighted averages of the increase for each plan based on projected enrollment. Please see Table 10 of the PA Actuarial Memorandum Exhibits for a breakdown of plan-by-plan rate increases.

SERFF Tracking #	Year	Rate Change*
UPMC-129629050	2014	0.0%
UPMC-129640573	2015	0.0%
UPMC-130072609	2016	0.0%
UPMC-130536761	2017	9.3%
UPMC-131034852	2018	-8.3%
UPMC-131496004	2019	12.1%

UPMC-131943282	2020	2.2%
UPMC-132364646	2021	N/A**
UPMC-132801380	2022	2.5%
UPMC-133257300	2023	4.4%

* Historical increases in this table are from PAAM Exhibits Table 10

** Structure of Table 10 leads to DIV/0 error in cell AC15 for 2021 filing

Proposed Rate Increase(s)

Reasons for Rate Increase(s):

The proposed rate increase calculated for HMO products in section I, worksheet 2 of the URRT is 11.8%

The largest drivers of the rate increase include the following:

- Increases in medical and pharmacy cost and utilization
- Changes to the state reinsurance program for the Individual health insurance market.

Increases may vary by product due to annual changes in cost sharing, the impact of which may vary from plan to plan.

Market Experience

Single Risk Pool

The single risk pool consists of members that are anticipated to enroll in ACA-compliant policies offered under the captioned market.

Experience Period Premium and Claims

Paid Through Date:

The reported claims during the experience period have a paid through date of February 2023.

Current Date:

Current enrollment and premium data is reported as of February 15, 2023.

Premiums (net of MLR Rebate) in Experience Period:

Section I, worksheet 1 of the URRT contains calendar year 2022 premium for all non-grandfathered policies in the single risk pool for the captioned company and market. No adjustments were made for MLR rebates as we do not anticipate owing them. HHS cost-sharing is not included in the premium data. Please note that the earned premium is also listed in Table 2 of the PA Actuarial Memorandum Exhibits.

Allowed and Incurred Claims Incurred During the Experience Period:

Section I, worksheet 1 of the URRT contains calendar year 2022 claims experience for all non-grandfathered policies in the single risk pool for the captioned company and market, paid through February 2023. Allowed medical, pharmacy, pediatric dental, and pediatric vision claims are pulled directly from our data warehouse. We

used the standard Development/Completion Factor Method to calculate IBNR. Factors were calculated using our entire block of ACA-related Individual business and no unexpected factors were observed. Because two months run-out is available the impact of IBNR is minimal.

Month	Completion Factor
1/1/2022	0.9998
2/1/2022	0.9996
3/1/2022	0.9982
4/1/2022	0.9972
5/1/2022	0.9960
6/1/2022	0.9932
7/1/2022	0.9912
8/1/2022	0.9883
9/1/2022	0.9854
10/1/2022	0.9812
11/1/2022	0.9675
12/1/2022	0.9432

The following table shows the ultimate paid claims for the experience period distinguished between claims paid and fully adjudicated and claims estimated by IBNR:

Incurred Claims Processed by Claim System:	\$ 21,654,697
Claims Processed Outside Claim System:	\$ -
Claims Estimated by IBNR:	\$ 339,776
Ultimate Incurred Claims:	\$ 21,994,474

Benefit Categories

Medical claims are split into nine categories in our data warehouse. They, along with pediatric dental & vision claims, are mapped into the categories in the URRT as follows:

UPMC Benefit Category	URRT Benefit Category
Inpatient	Inpatient Hospital
Catastrophic	Inpatient Hospital
Outpatient	Outpatient Hospital
Behavioral	Outpatient Hospital
PCP	Professional
Specialist	Professional
Diagnostic	Other Medical
ER	Other Medical
Other	Other Medical
Pediatric Dental	Other Medical
Pediatric Vision	Other Medical

Drug claims are in separate tables and directly mapped into the Prescription Drugs category. Note that services

are the unit of measurement used for the Other Medical category.

Projection Factors

Trend Factors (cost/utilization):

The overall annual trend used in rate development is 4.64%. Historical allowed claims from our Individual block of ACA-compliant business across all of UPMC's subsidiary companies were used to develop year-over-year trend factors for use in the projected rates, and the basis for this trend is the three-year annualized change between 2019 and 2022. This approach omits the substantial impact that the COVID-19 pandemic had on calendar year 2020 claims.

The large enrollment count and consistent makeup of this population make it appropriate for use in trend development for this filing. Service categories were defined to be consistent with the URRT instructions. Please see Tables 3 and 3b of the PA Actuarial Memorandum Exhibits for trend development calculations. Please note that the minor changes made to benefit designs in order to keep plan actuarial values within the allowed ranges were not significant enough to warrant an adjustment for induced demand with regard to trend, so the induced demand column has been populated with zeroes in Tables 3 and 3b. No changes in provider contracting are expected between the experience and projection periods, and therefore, no adjustments have been applied.

Please see Exhibit 5 of the Supporting Exhibits for trend development.

Adjustments to Trended EHB Allowed Claims PMPM

Changes in the Morbidity of the Population Insured:

For 2024, the Pennsylvania Insurance Department has mandated that an adjustment factor of 1.0 is applied to the index rate to reflect the morbidity impact of the state-based reinsurance program in the Individual market. In line with that guidance, no adjustment for changes in morbidity as a result of the state-based reinsurance program has been applied.



Changes in Benefits:

No changes were made to the PA EHB Benchmark plan for 2024, so no adjustments were necessary.

Changes in Demographics:

No other adjustments have been applied to the index rate. The average age for our experience period Individual risk pool was 45.1 with an average premium factor of 1.88. This is nearly identical to our 2023 experience so far with age 45.3 and premium factor 1.89. Due to the stability of the population, no demographic adjustment has been made to the rates.

Other Adjustments:

An adjustment factor of 1.340 has been applied to the index rate to account for differences in expected allowed claims costs between the manual data and that of the captioned company. This adjustment factor brings the captioned company index rate in line with the current characteristics of the provider networks. Please see Exhibit 8 of the Supporting Exhibits for the derivation of this factor.

An adjustment factor of 0.968 has been applied to the index rate in the Change in Other category. This adjustment accounts for medical and pharmacy cost savings initiatives that UPMC has actively engaged in, and represents the impact of those savings in 2024 relative to the 2022 experience period. Please see Exhibit 9 of the Supporting Exhibits for the derivation of the Change in Other factor applied in Table 5.

Credibility Manual Rate Development

Source and Appropriateness of Manual Rate Used:

The manual data for this filing was developed using the entirety of ACA-compliant experience period data from each of UPMC's subsidiary companies in the Individual market, which is displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits. The manual data consists of 1,245,888 member months of experience.

Adjustments Made to the Data:

Adjustments made to the manual data are discussed in the "Projection Factors" section above.

Inclusion of Capitation Payments:

No benefits are projected to be paid for via capitation.

Credibility of Experience

The experience period data for this company consists of 27,450 member months from ACA-compliant policies. Because the manual data encompasses the single risk pool of all UPMC Individual market companies, we believe it most appropriately represents the claim experience for use in calculating projected rates. Therefore, we assign 100% credibility to the manual data and 0% credibility is used for each company-specific single risk pool.

Establishing the Index Rate

For this filing, the Index Rate of the Experience Period is set equal to the manual rate due to align with the single risk pool Index Rate. The calculation of the manual rate is shown in Table 2b of the PA Actuarial Memorandum Exhibits. The Index Rate of the Projection Period is then calculated in Table 5 by first applying two years of 4.64% annual trend to the Index Rate of Experience Period. The adjustments described in the Projection Factors section above were then applied to the trended manual rate to generate the Index Rate of the Projection Period. Please note that the Index Rate of Projection Period of \$808.73 shown in Table 5 matches the corresponding value shown in section II, worksheet 1 of the URRT. Please also note that claims corresponding to non-EHBs were not included in the calculation of the index rates despite being covered during the experience period.

Paid to Allowed Ratio

The Paid to Allowed Average Factor was calculated by taking the weighted average of the company-determined Actuarial Values for all plans using projected membership as demonstrated in Table 10 of the PA Actuarial Memorandum Exhibits.

Development of the Market Adjusted Index Rate

The Projected Index Rate is adjusted by adding estimates for Risk Adjustment and Marketplace Fees (with impacts and costs spread across the whole risk pool) to obtain the projected Market Adjusted Index Rate. Derivation of the PMPM values used for the Risk Adjustment, Marketplace Fees adjustments, and projected Reinsurance recoveries are described in the following sections.

Experience Period Risk Adjustment and Reinsurance Adjustments PMPM:

Experience period Risk Adjustment for the captioned company is estimated to be a receipt of \$496,079 per the Pennsylvania Insurance Department estimate for Benefit Year 2022, disseminated by the Department on May 8, 2023 via e-mail. The receipt translates to a PMPM of \$18.07.

Experience period recoveries from the state-based reinsurance program are estimated to be a receivable of \$1,310,743 aligning with the estimate from the Pennsylvania Insurance Department based on data through May 2, 2023, which translates to a PMPM of \$47.75.

Projected Risk Adjustments PMPM:

Projection period Risk Adjustment PMPM has been estimated to be a payment of \$21.76, which is displayed in Table 5. The value was derived by first using a blend of the estimated experience period Risk Adjustment PMPM from each of UPMC's subsidiary companies in the Individual market. The projection period Risk Adjustment PMPM then accounts for the impact of known changes to HHS model weights for the 2024 Benefit Period. Finally, the transfer amount is adjusted to reflect the estimated impact of the Risk Adjustment Data Validation (RADV) program. UPMC relies on analysis by Wakely Consulting in estimating the impacts of both the 2024 model changes and the RADV program.

Please see Exhibit 10 of the Supporting Exhibits for the derivation of this estimate.

The value entered in Section II, Worksheet 1 of the URRT was \$27.93 since the calculation of the Market Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original paid PMPM divided by the Paid to Allowed Average Factor. The net amount after accounting for the fee is subtracted from the Index Rate of the Projection Period as part of the calculation of the Market Adjusted Index Rate. For the URRT and Table 5 of the PA Actuarial Memorandum Rate Exhibits, it was entered as a negative number because the calculation subtracts this value. The effect is an increase in premium as additional revenue will be required to cover the anticipated payment.

Exchange User Fees:

The member-weighted average of a 3.0% Marketplace User Fee for Marketplace enrollees combined with 0% for non-Marketplace enrollees calculates to 2.3%. This load is developed based on fees from on-exchange policies, but is spread over all policies uniformly. This translates to a PMPM of \$13.62, which was entered as a positive value in Table 5 since the calculation adds this value. The effect for this adjustment is an increase in premium as

additional revenue will be required to cover the anticipated payment. Since the URRT requires the exchange user fee to be listed on an "allowed" basis, the final value included in the URRT was calculated by first taking exchange user fee PMPM of \$13.62 divided by the paid-to-allowed ratio to derive the "allowed" exchange user fee PMPM. This value was then divided by the market adjusted index rate to arrive at the final value of 2.6%.

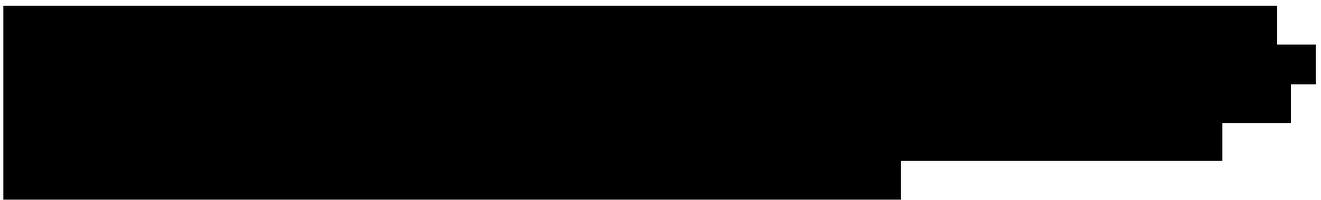
Estimated Reinsurance Recoveries PMPM:

The index rate was not adjusted for any anticipated recovery from the state-based reinsurance program for this initial rate filing, per PID 2024 ACA Rate Filing Final Guidance issued on March 21, 2023.

Non-Benefit Expenses and Profit & Risk

Administrative Expense Load:

Administrative costs of 10.8% of premium have been displayed in Table 6 and the URRT. This value has been derived from projected administrative costs for the projection period. These expenses are assumed to be uniform for all plan designs.



Profit & Risk Margin:

The projected profit margin for this company is 1.5% for 2024. This value is listed in both Table 6 and the URRT. The same level of profit margin is expected for each plan included in this filing.

Taxes and Fees:

Taxes and Fees are expected to be 0.4% of premium in 2024. This accounts for the projected Federal Income Tax in 2024. Please note that the Risk Adjustment Administration Fee of \$0.21 PMPM and the projected PCORI Fee of \$0.25 PMPM were included in the Taxes and Fees field in Table 6 and the URRT.

Plan Adjusted Index Rates

Table 10 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance to develop 2024 Plan Adjusted Index Rates. The allowable modifiers that are used in rate development are described below.

Plan Actuarial Value:

The AV for each plan was determined by the issuer's own pricing model based on experience from UPMC's fully-insured commercial block of business. This model calculates an AV for a given plan by first trending 2022 allowed claims data forward two years to the projection period, calculating paid amounts for each benefit category based on the benefit design of a given plan and projected allowed claims data, and taking the ratio of the total projected paid claims to projected allowed claims. Since the same tool was used for all plans, this eliminates any

impact from morbidity at the plan level, and differing rate increases by product type are purely based on differences in benefit design for all plans within a given product.

Benefit Richness (induced demand)

Benefit richness factors were calculated using the formula $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$, where (Plan AV) is equal to the product of the Plan AV described above and, when applicable, the Non-Funding of CSR Adjustment described below on a plan-by-plan basis. This formula was prescribed by the Pennsylvania Insurance Department and has been developed to produce induced demand factors that mimic those determined by HHS. The initial factors calculated using this formula were then normalized against projected membership by plan.

Benefits in addition to EHBs

Benefits that will be offered outside EHB include routine foot care, acupuncture, dental anesthesia, diabetes care management, and inherited metabolic disorder. The projected allowed claims for these benefits is \$1.47 PMPM. The adjustment factor of 1.002 included in Table 10 has been derived by adding the aforementioned PMPM to the projected index rate for 2024 and dividing this total by the same index rate, causing the adjustment to be applied uniformly to all plans.

Provider Network

Since only one network is included in this filing, no network adjustments were deemed necessary for 2023.

Catastrophic Eligibility

No adjustments were made for catastrophic plans. Current enrollment is minimal and not credible.

Non-Funding of CSR Adjustment

To account for the elimination of funding for cost-share reduction subsidies, the Pennsylvania Insurance Department has mandated the rates for all silver plans offered both on and off the exchange be increased via the CSR Defunding Adjustment in Table 10 of the Actuarial Memorandum Rate Exhibits. The captioned company will apply a factor of 1.22 as the CSR Defunding Adjustment for 2024. Several off-exchange only silver plans continue to be included for 2024 to minimize disruption to non-subsidized members enrolled in silver plans.

Calibration

Age Curve Calibration:

The average age factor was calculated using our projected ACA-related Individual population with the prescribed HHS Age Factors for 2024. It was assumed this represents the age distribution of the entire single risk-pool. The number of members under each age bracket was multiplied by the corresponding HHS Age Factor. These were then summed and divided by the total number of members to obtain the average age factor. For UPMC's entire block of ACA-compliant Individual business, the average age factor is 1.888 and average age was 45.1 during the experience period. This preliminary age factor is then multiplied by an adjustment factor of 0.997, which accounts for the regulation that prohibits charging for more than three children per family, resulting in a final age calibration factor of 1.882. Please see Exhibit 3 in the Supporting Exhibits for the calculation of this factor.

Geographic Factor Calibration:

The geographic rating areas used within this filing are the same as those defined by the state. For 2024, the proposed geographic factors are identical to the 2023 filing for this company with the exception of Rating Area 5. The table below displays the current and proposed factors:

Region	2023	2024
1	0.966	0.966
5	0.966	0.993

The proposed factor for Rating Area 5 acknowledges the elevated costs observed in that region relative to Rating Area 1 (which factor Rating Area 5 had previously aligned with) after accounting for age, benefit level, and morbidity. Please see Exhibit 14 of the Supporting Exhibits for an illustration of this change.

The calibration factor of 0.980 was calculated as the weighted average of the geographical factors using projected enrollment for the single risk pool, as shown in Exhibit 4 of the Supporting Exhibits.

Tobacco Use Rating Factor Calibration:

The average tobacco factor was calculated using projected membership, which is assumed to have the same split for tobacco status as current membership. The member-weighted average of a 2.5% load applied for enrollees who qualify as tobacco users combined with a 0% load for non-tobacco users yields an average tobacco factor of 1.002. The derivation of this factor is shown below.

Tobacco Status	Feb 2023 Enrollment Split	Tobacco Factor	Calibration Factor
Non-User	92.5%	1.000	0.925
User	7.5%	1.025	0.077
Total	100.0%		1.002

Consumer Adjusted Premium Rate Development

Table 11 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance. 2024 rates calculated in this tables were tested to ensure that they match those included in the PA Plan Design Summary and Rate Tables, Federal Rates Template, and the binder. The Plan Adjusted Index Rates are divided by the age calibration factor then multiplied by the specific age, geographic, and tobacco factors shown in Tables 12, 13, and 14 of the PA Actuarial Memorandum Exhibits, respectively, to develop the Consumer Adjusted Premium Rates.

Projected Loss Ratio

The projected period loss ratio, using the federally-prescribed MLR methodology without the credibility adjustment, is 85.3%, as shown in Exhibit 1 of the Supporting Exhibits.

An exhibit displaying historical MLR information is provided in Exhibit 2 of the Supporting Exhibits. Loss ratios in the 'Actual' column have been calculated from data submitted in the most recent three-year MLR filing using the

federally-prescribed MLR methodology without the credibility adjustment. Enrollment data in the 'Actual' column ties directly to the historical data included in Table 4 of the PA Actuarial Memorandum Exhibits. Loss ratios and enrollment data in the 'Pricing' columns are projected values taken from each calendar year's approved ACA rate filing.

Plan Product Info

AV Metal Values

Metal values were determined using the final 2024 HHS AV Calculator. For plans with designs that were incompatible with the AV Calculator, a Supporting Documentation and Justification narrative has been included with the AV Screenshots.

Membership Projections

Membership projections for renewing plans were developed based on our anticipated competitive positioning in the market combined with our current enrollment distribution by plan. Colleagues with market expertise provided enrollment estimates for new plans. Additional membership is also expected as a result of the end of the Medicaid continuous coverage requirement and the resulting redetermination of Medicaid eligibility.

Terminated Plans and Products

Please see Table 10 of the PA Actuarial Memorandum Exhibits for a mapping of all terminated SCIDs to a 2024 plan, where applicable.

Warning Alerts

Several warning messages appear after clicking the validate button in the URRT. These messages highlight the fact that several terminated plans have entries of zero in the current enrollment and premium PMPM fields on worksheet 2 of the URRT. These particular Catastrophic plans are offered in 2023 but have no current enrollment. Similar error messages appeared in the prior year's version of the URRT for the captioned company.

Effective Rate Review Information

The Pennsylvania Insurance Department is responsible for conducting effective rate review for all submitted rates.

Reliance

Below is a summary of the information that we have relied on as part of rate development.

Source	Type of Information	Comments
Jeffrey A. Bees, CFO, Commercial Products and WorkPartners	Projected administrative expenses	I have not performed any independent audit or otherwise verified the accuracy of this data/information.
Joseph Bayura, Director, Product Development & Small Group Sales	Projected membership for new plans	I have not performed any independent audit or otherwise verified the accuracy of this data/information.
Rachel Oaks, Sr. Director, Medical Economics	Anticipated savings from medical savings initiatives	I have not performed any independent audit or otherwise verified the accuracy of this data/information.

List of Supporting Exhibits

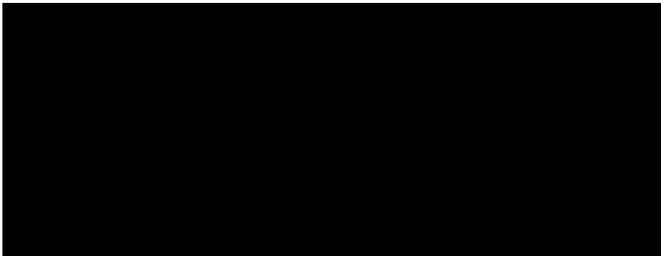
Supporting exhibits have been included with the rate filing to assist with the review process. Below is a list summarizing the contents of each exhibit.

- Exhibit 1: Derivation of Projection Period MLR
- Exhibit 2: Actual vs Pricing MLR & Member Months
- Exhibit 3: Derivation of Age Calibration Factor
- Exhibit 4: Derivation of Geographical Calibration Factor
- Exhibit 5: Derivation of Annual Trend
- Exhibit 6: Current/Projected Commissions by OEP and SEP
- Exhibit 7: Derivation of 3-child Cap Adjustment Factor
- Exhibit 8: Derivation of Change in Network Factor
- Exhibit 9: Derivation of Change in Other Factor
- Exhibit 10: Derivation of Projected Risk Adjustment PMPM
- Exhibit 11: Projected Administrative Expense Load Development
- Exhibit 12: Derivation of Projected Taxes and Fees
- Exhibit 13: Derivation of PHE Morbidity Adjustment
- Exhibit 14: Derivation of Change in Geographic Rating Factors
- Exhibit 15: Exchange User Fee Development
- Exhibit 16: Support for Change in Network Rating Factors

Actuarial Certification

I, [REDACTED], am a Member of the American Academy of Actuaries in good standing. I am currently Manager for ACA products in the Actuarial Services department for UPMC Health Plan. I certify that:

- All factor, benefit and other changes from the prior approved filing have been disclosed in this actuarial memorandum.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR § 147.106.
- The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2024 Rate Filing Justification.
- The projected Index Rate is:
 - a. In compliance with all applicable state and Federal statutes and regulations (45 CFR § 156.80 and § 147.102)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
 - d. Neither excessive nor deficient
- The Index Rate and only the allowable modifiers as described in 45 CFR § 156.80(d)(1) and § 156.80(d)(2) were used to generate plan level rates.
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I URRT for all plans except those specified in the certification.



5/17/2023

Date

2024 Rates Table Template v13.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	62560				
Rate Effective Date*	1/1/2024				
Rate Expiration Date*	12/31/2024				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	311.63	311.63
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	15	339.33	339.33
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	16	349.92	349.92
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	17	360.51	360.51
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	18	371.92	371.92
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	19	383.33	383.33
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	20	395.14	395.14
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	21	407.36	417.54
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	22	407.36	417.54
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	23	407.36	417.54
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	24	407.36	417.54
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	25	408.99	419.21
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	26	417.14	427.57
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	27	426.91	437.59
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	28	442.80	453.87
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	29	455.84	467.23
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	30	462.35	473.91
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	31	472.13	483.93
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	32	481.91	493.95
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	33	488.02	500.22
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	34	494.54	506.90
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	35	497.79	510.24
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	36	501.05	513.58
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	37	504.31	516.92
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	38	507.57	520.26
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	39	514.09	526.94
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	40	520.61	533.62
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	41	530.38	543.64
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	42	539.75	553.25
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	43	552.79	566.61
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	44	569.08	583.31
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	45	588.23	602.93
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	46	611.04	626.32
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	47	636.70	652.62
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	48	666.03	682.68
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	49	694.96	712.33
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	50	727.54	745.73
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	51	759.73	778.72
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	52	795.17	815.05
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	53	831.01	851.79
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	54	869.71	891.46
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	55	908.41	931.12
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	56	950.37	974.13
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	57	992.74	1017.55
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	58	1037.95	1063.90
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	59	1060.36	1086.87
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	60	1105.58	1133.21
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	61	1144.68	1173.30
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	62	1170.35	1199.60
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	63	1202.53	1232.59
62560PA0010116	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1222.08	1252.63
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	320.21	320.21
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	15	348.67	348.67
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	16	359.55	359.55
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	17	370.43	370.43
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	18	382.15	382.15
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	19	393.87	393.87
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	20	406.01	406.01
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	21	418.57	429.03
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	22	418.57	429.03
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	23	418.57	429.03
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	24	418.57	429.03
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	25	420.24	430.75
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	26	428.62	439.33
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	27	438.66	449.63
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	28	454.99	466.36
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	29	468.38	480.09
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	30	475.08	486.95
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	31	485.12	497.25
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	32	495.17	507.55
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	33	501.45	513.98
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62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	35	511.49	524.28
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	36	514.84	527.71
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	37	518.19	531.14
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	38	521.54	534.58
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	39	528.24	541.44
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	40	534.93	548.31
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	41	544.98	558.60
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62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	43	568.00	582.20
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	44	584.74	599.36
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	45	604.42	619.53
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	46	627.86	643.55
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	47	654.22	670.58
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	48	684.36	701.47
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	49	714.08	731.93
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	50	747.57	766.26
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	51	780.63	800.15
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62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	55	933.41	956.75
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62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	63	1235.62	1266.51
62560PA0010116	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1255.71	1287.10
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62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	17	418.95	418.95
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62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	23	473.39	485.22

62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	24	473.39	485.22
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	25	475.28	487.17
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	26	484.75	496.87
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	27	496.11	508.52
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	28	514.57	527.44
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	29	529.72	542.97
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	30	537.30	550.73
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	31	548.66	562.38
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	32	560.02	574.02
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	33	567.12	581.30
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62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	35	578.48	592.94
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	36	582.27	596.83
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	37	586.06	600.71
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	38	589.84	604.59
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	39	597.42	612.35
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62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	41	616.35	631.76
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	42	627.24	642.92
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62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	47	739.91	758.41
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62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	56	1104.42	1132.03
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62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	58	1206.20	1236.35
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	59	1232.23	1263.04
62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	60	1284.78	1316.90
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62560PA0010117	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1420.17	1455.67
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	372.11	372.11
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	15	405.19	405.19
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	16	417.83	417.83
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	17	430.48	430.48
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	18	444.10	444.10
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	19	457.72	457.72
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	20	471.83	471.83
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	21	486.42	498.58
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	22	486.42	498.58
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	23	486.42	498.58
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	24	486.42	498.58
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	25	488.37	500.57
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	26	498.09	510.55
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	27	509.77	522.51
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	28	528.74	541.96
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	29	544.30	557.91
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	30	552.09	565.89
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	31	563.76	577.85
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	32	575.43	589.82
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	33	582.73	597.30
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	34	590.51	605.28
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	35	594.41	609.27
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	36	598.30	613.25
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	37	602.19	617.24
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	38	606.08	621.23
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	39	613.86	629.21
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	40	621.64	637.19
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	41	633.32	649.15
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	42	644.51	660.62
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	43	660.07	676.57
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	44	679.53	696.52
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	45	702.39	719.95
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	46	729.63	747.87
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	47	760.27	779.28
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	48	795.30	815.18
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	49	829.83	850.58
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	50	868.75	890.46
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	51	907.17	929.85
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	52	949.49	973.23
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	53	992.30	1017.10
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	54	1038.51	1064.47
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	55	1084.72	1111.83
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	56	1134.82	1163.19
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	57	1185.41	1215.04
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	58	1239.40	1270.38
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	59	1266.15	1297.81
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	60	1320.14	1353.15
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	61	1366.84	1401.01
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	62	1397.48	1432.42
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	63	1435.91	1471.81
62560PA0010117	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1459.26	1495.74
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	276.30	276.30
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	15	300.86	300.86
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	16	310.25	310.25
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	17	319.64	319.64
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	18	329.76	329.76
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	19	339.87	339.87
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	20	350.34	350.34
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	21	361.18	370.21
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	22	361.18	370.21
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	23	361.18	370.21
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	24	361.18	370.21
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	25	362.62	371.69
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	26	369.85	379.09
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	27	378.52	387.98
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	28	392.60	402.42
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	29	404.16	414.26
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	30	409.94	420.19
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	31	418.61	429.07
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	32	427.28	437.96
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	33	432.69	443.51
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	34	438.47	449.43
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	35	441.36	452.40
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	36	444.25	455.36
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	37	447.14	458.32
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	38	450.03	461.28
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	39	455.81	467.20
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	40	461.59	473.13
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	41	470.26	482.01
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	42	478.56	490.53
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	43	490.12	502.37
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	44	504.57	517.18
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	45	521.54	534.58
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	46	541.77	555.31
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	47	564.52	578.64
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	48	590.53	605.29
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	49	616.17	631.58
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	50	645.07	661.19
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	51	673.60	690.44

62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	52	705.02	722.65
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	53	736.81	755.23
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	54	771.12	790.40
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	55	805.43	825.57
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	56	842.63	863.70
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	57	880.20	902.20
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	58	920.29	943.29
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	59	940.15	963.66
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	60	980.24	1004.75
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	61	1014.92	1040.29
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	62	1037.67	1063.61
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	63	1066.20	1092.86
62560PA0010118	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1083.54	1110.63
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	283.91	283.91
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	15	309.14	309.14
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	16	318.79	318.79
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	17	328.44	328.44
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	18	338.83	338.83
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	19	349.22	349.22
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	20	359.99	359.99
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	21	371.12	380.40
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	22	371.12	380.40
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	23	371.12	380.40
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	24	371.12	380.40
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	25	372.60	381.92
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	26	380.03	389.53
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	27	388.93	398.66
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	28	403.41	413.49
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	29	415.28	425.67
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	30	421.22	431.75
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	31	430.13	440.88
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	32	439.03	450.01
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	33	444.60	455.72
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	34	450.54	461.80
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	35	453.51	464.85
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	36	456.48	467.89
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	37	459.45	470.93
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	38	462.42	473.98
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	39	468.35	480.06
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	40	474.29	486.15
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	41	483.20	495.28
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	42	491.73	504.03
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	43	503.61	516.20
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	44	518.45	531.42
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	45	535.90	549.29
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	46	556.68	570.60
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	47	580.06	594.56
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	48	606.78	621.95
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	49	633.13	648.96
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	50	662.82	679.39
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	51	692.14	709.44
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	52	724.43	742.54
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	53	757.08	776.01
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	54	792.34	812.15
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	55	827.60	848.29
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	56	865.82	887.47
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	57	904.42	927.03
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	58	945.61	969.25
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	59	966.03	990.18
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	60	1007.22	1032.40
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	61	1042.85	1068.92
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	62	1066.23	1092.88
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	63	1095.55	1122.93
62560PA0010118	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1113.36	1141.19
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	256.50	256.50
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	15	279.30	279.30
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	16	288.01	288.01
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	17	296.73	296.73
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	18	306.12	306.12
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	19	315.51	315.51
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	20	325.23	325.23
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	21	335.29	343.67
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	22	335.29	343.67
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	23	335.29	343.67
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	24	335.29	343.67
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	25	336.63	345.05
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	26	343.34	351.92
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	27	351.38	360.17
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	28	364.46	373.57
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	29	375.19	384.57
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	30	380.55	390.07
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	31	388.60	398.32
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	32	396.65	406.56
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	33	401.68	411.72
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	34	407.04	417.22
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	35	409.72	419.97
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	36	412.41	422.72
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	37	415.09	425.47
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	38	417.77	428.22
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	39	423.14	433.71
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	40	428.50	439.21
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	41	436.55	447.46
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	42	444.26	455.37
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	43	454.99	466.36
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	44	468.40	480.11
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	45	484.16	496.26
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	46	502.94	515.51
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	47	524.06	537.16
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	48	548.20	561.90
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	49	572.00	586.30
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	50	598.83	613.80
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	51	625.32	640.95
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	52	654.49	670.85
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	53	683.99	701.09
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	54	715.84	733.74
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	55	747.70	766.39
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	56	782.23	801.79
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	57	817.10	837.53
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	58	854.32	875.68
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	59	872.76	894.58
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	60	909.98	932.73
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	61	942.16	965.72
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	62	963.29	987.37
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	63	989.78	1014.52
62560PA0010120	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1005.87	1031.02
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	263.56	263.56
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	15	286.99	286.99
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	16	295.94	295.94
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	17	304.90	304.90
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	18	314.55	314.55
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	19	324.19	324.19
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	20	334.18	334.18
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	21	344.52	353.13
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	22	344.52	353.13
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	23	344.52	353.13
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	24	344.52	353.13
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	25	345.90	354.55
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	26	352.79	361.61
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	27	361.06	370.08
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	28	374.49	383.86

62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	29	385.52	395.16
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	30	391.03	400.81
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	31	399.30	409.28
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	32	407.57	417.76
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	33	412.73	423.05
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	34	418.25	428.70
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	35	421.00	431.53
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	36	423.76	434.35
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	37	426.52	437.18
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	38	429.27	440.00
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	39	434.78	445.65
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	40	440.30	451.30
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	41	448.57	459.78
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	42	456.49	467.90
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	43	467.51	479.20
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	44	481.29	493.33
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	45	497.49	509.92
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	46	516.78	529.70
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	47	538.48	551.95
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	48	563.29	577.37
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	49	587.75	602.44
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	50	615.31	630.70
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	51	642.53	658.59
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	52	672.50	689.32
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	53	702.82	720.39
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	54	735.55	753.94
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	55	768.28	787.49
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	56	803.77	823.86
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	57	839.60	860.59
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	58	877.84	899.78
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	59	896.79	919.21
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	60	935.03	958.40
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	61	968.10	992.30
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	62	989.81	1014.55
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	63	1017.02	1042.45
62560PA0010120	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1033.56	1059.40
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	225.53	225.53
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	15	245.58	245.58
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	16	253.24	253.24
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	17	260.91	260.91
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	18	269.16	269.16
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	19	277.42	277.42
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	20	285.97	285.97
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	21	294.81	302.18
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	22	294.81	302.18
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	23	294.81	302.18
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	24	294.81	302.18
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	25	295.99	303.39
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	26	301.89	309.43
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	27	308.96	316.68
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	28	320.46	328.47
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	29	329.89	338.14
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	30	334.61	342.97
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	31	341.68	350.23
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	32	348.76	357.48
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	33	353.18	362.01
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	34	357.90	366.85
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	35	360.26	369.26
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	36	362.62	371.68
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	37	364.97	374.10
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	38	367.33	376.52
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	39	372.05	381.35
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	40	376.77	386.19
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	41	383.84	393.44
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	42	390.62	400.39
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	43	400.06	410.06
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	44	411.85	422.15
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	45	425.71	436.35
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	46	442.22	453.27
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	47	460.79	472.31
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	48	482.01	494.06
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	49	502.95	515.52
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	50	526.53	539.69
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	51	549.82	563.57
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	52	575.47	589.86
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	53	601.41	616.45
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	54	629.42	645.15
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	55	657.43	673.86
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	56	687.79	704.99
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	57	718.45	736.41
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	58	751.18	769.96
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	59	767.39	786.58
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	60	800.11	820.12
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	61	828.42	849.13
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	62	846.99	868.16
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	63	870.28	892.04
62560PA0010122	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	884.43	906.54
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	231.73	231.73
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	15	252.33	252.33
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	16	260.21	260.21
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	17	268.08	268.08
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	18	276.57	276.57
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	19	285.05	285.05
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	20	293.83	293.83
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	21	302.92	310.49
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	22	302.92	310.49
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	23	302.92	310.49
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	24	302.92	310.49
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	25	304.13	311.73
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	26	310.19	317.94
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	27	317.46	325.40
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	28	329.27	337.51
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	29	338.97	347.44
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	30	343.81	352.41
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	31	351.08	359.86
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	32	358.35	367.31
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	33	362.90	371.97
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	34	367.74	376.94
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	35	370.17	379.42
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	36	372.59	381.91
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	37	375.01	384.39
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	38	377.44	386.87
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	39	382.29	391.84
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	40	387.13	396.81
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	41	394.40	404.26
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	42	401.37	411.40
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	43	411.06	421.34
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	44	423.18	433.76
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	45	437.42	448.35
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	46	454.38	465.74
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	47	473.46	485.30
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	48	495.27	507.66
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	49	516.78	529.70
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	50	541.02	554.54
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	51	564.95	579.07
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	52	591.30	606.08
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	53	617.96	633.41
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	54	646.73	662.90
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	55	675.51	692.40
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	56	706.71	724.38

62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	57	738.22	756.67
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	58	771.84	791.14
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	59	788.50	808.21
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	60	822.12	842.68
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	61	851.21	872.49
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	62	870.29	892.05
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	63	894.22	916.58
62560PA0010122	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	908.76	931.48
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	212.18	212.18
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	15	231.04	231.04
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	16	238.25	238.25
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	17	245.46	245.46
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	18	253.23	253.23
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	19	261.00	261.00
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	20	269.04	269.04
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	21	277.36	284.29
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	22	277.36	284.29
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	23	277.36	284.29
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	24	277.36	284.29
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	25	278.47	285.43
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	26	284.02	291.12
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	27	290.67	297.94
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	28	301.49	309.03
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	29	310.37	318.12
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	30	314.80	322.67
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	31	321.46	329.50
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	32	328.12	336.32
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	33	332.28	340.58
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	34	336.72	345.13
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	35	338.93	347.41
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	36	341.15	349.68
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	37	343.37	351.96
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	38	345.59	354.23
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	39	350.03	358.78
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	40	354.47	363.33
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	41	361.12	370.15
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	42	367.50	376.69
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	43	376.38	385.79
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	44	387.47	397.16
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	45	400.51	410.52
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	46	416.04	426.44
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	47	433.51	444.35
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	48	453.48	464.82
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	49	473.18	485.01
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	50	495.36	507.75
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	51	517.28	530.21
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	52	541.41	554.94
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	53	565.81	579.96
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	54	592.16	606.97
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	55	618.51	633.98
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	56	647.08	663.26
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	57	675.93	692.82
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	58	706.71	724.38
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	59	721.97	740.02
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	60	752.76	771.57
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	61	779.38	798.87
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	62	796.86	816.78
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	63	818.77	839.24
62560PA0010123	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	832.08	852.88
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	218.02	218.02
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	15	237.40	237.40
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	16	244.81	244.81
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	17	252.22	252.22
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	18	260.20	260.20
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	19	268.18	268.18
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	20	276.44	276.44
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	21	284.99	292.11
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	22	284.99	292.11
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	23	284.99	292.11
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	24	284.99	292.11
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	25	286.13	293.28
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	26	291.83	299.13
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	27	298.67	306.14
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	28	309.78	317.53
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	29	318.90	326.88
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	30	323.46	331.55
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	31	330.30	338.56
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	32	337.14	345.57
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	33	341.42	349.95
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	34	345.98	354.63
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	35	348.26	356.96
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	36	350.54	359.30
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	37	352.82	361.64
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	38	355.10	363.97
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	39	359.66	368.65
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	40	364.22	373.32
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	41	371.06	380.33
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	42	377.61	387.05
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	43	386.73	396.40
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	44	398.13	408.08
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	45	411.53	421.81
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	46	427.49	438.17
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	47	445.44	456.58
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	48	465.96	477.61
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	49	486.19	498.35
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	50	508.99	521.72
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	51	531.51	544.79
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	52	556.30	570.21
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	53	581.38	595.91
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	54	608.45	623.66
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	55	635.53	651.42
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	56	664.88	681.50
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	57	694.52	711.88
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	58	726.15	744.31
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	59	741.83	760.37
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	60	773.46	792.80
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	61	800.82	820.84
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	62	818.78	839.25
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	63	841.29	862.32
62560PA0010123	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	854.97	876.34
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	276.27	276.27
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	15	300.83	300.83
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	16	310.22	310.22
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	17	319.61	319.61
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	18	329.72	329.72
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	19	339.83	339.83
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	20	350.31	350.31
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	21	361.14	370.17
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	22	361.14	370.17
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	23	361.14	370.17
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	24	361.14	370.17
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	25	362.58	371.65
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	26	369.81	379.05
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	27	378.47	387.94
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	28	392.56	402.37
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	29	404.12	414.22
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	30	409.89	420.14
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	31	418.56	429.03
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	32	427.23	437.91
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	33	432.65	443.46

62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	34	438.42	449.38
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	35	441.31	452.35
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	36	444.20	455.31
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	37	447.09	458.27
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	38	449.98	461.23
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	39	455.76	467.15
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	40	461.54	473.08
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	41	470.20	481.96
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	42	478.51	490.47
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	43	490.07	502.32
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	44	504.51	517.13
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	45	521.49	534.52
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	46	541.71	555.25
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	47	564.46	578.57
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	48	590.46	605.23
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	49	616.10	631.51
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	50	645.00	661.12
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	51	673.53	690.36
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	52	704.95	722.57
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	53	736.73	755.14
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	54	771.03	790.31
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	55	805.34	825.48
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	56	842.54	863.60
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	57	880.10	902.10
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	58	920.18	943.19
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	59	940.05	963.55
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	60	980.13	1004.64
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	61	1014.80	1040.17
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	62	1037.56	1063.49
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	63	1066.09	1092.74
62560PA0010124	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1083.42	1110.51
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	283.88	283.88
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	15	309.11	309.11
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	16	318.76	318.76
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	17	328.41	328.41
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	18	338.80	338.80
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	19	349.19	349.19
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	20	359.95	359.95
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	21	371.08	380.36
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	22	371.08	380.36
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	23	371.08	380.36
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	24	371.08	380.36
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	25	372.56	381.88
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	26	379.99	389.49
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	27	388.89	398.61
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	28	403.36	413.45
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	29	415.24	425.62
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	30	421.18	431.71
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	31	430.08	440.83
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	32	438.99	449.96
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	33	444.55	455.67
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	34	450.49	461.75
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	35	453.46	464.80
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	36	456.43	467.84
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	37	459.40	470.88
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	38	462.37	473.92
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	39	468.30	480.01
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	40	474.24	486.10
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	41	483.15	495.22
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	42	491.68	503.97
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	43	503.56	516.14
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	44	518.40	531.36
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	45	535.84	549.24
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	46	556.62	570.54
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	47	580.00	594.50
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	48	606.72	621.88
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	49	633.06	648.89
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	50	662.75	679.32
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	51	692.06	709.37
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	52	724.35	742.46
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	53	757.00	775.93
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	54	792.26	812.06
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	55	827.51	848.20
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	56	865.73	887.37
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	57	904.32	926.93
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	58	945.51	969.15
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	59	965.92	990.07
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	60	1007.11	1032.29
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	61	1042.73	1068.80
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	62	1066.11	1092.77
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	63	1095.43	1122.81
62560PA0010124	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1113.24	1141.07
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	371.89	371.89
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	15	404.95	404.95
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	16	417.59	417.59
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	17	430.23	430.23
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	18	443.84	443.84
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	19	457.45	457.45
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	20	471.55	471.55
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	21	486.13	498.28
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	22	486.13	498.28
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	23	486.13	498.28
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	24	486.13	498.28
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	25	488.07	500.28
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	26	497.80	510.24
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	27	509.46	522.20
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	28	528.42	541.63
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	29	543.98	557.58
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	30	551.76	565.55
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	31	563.42	577.51
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	32	575.09	589.47
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	33	582.38	596.94
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	34	590.16	604.92
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	35	594.05	608.90
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	36	597.94	612.89
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	37	601.83	616.87
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	38	605.72	620.86
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	39	613.50	628.83
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	40	621.27	636.81
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	41	632.94	648.76
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	42	644.12	660.23
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	43	659.68	676.17
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	44	679.12	696.10
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	45	701.97	719.52
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	46	729.20	747.42
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	47	759.82	778.82
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	48	794.82	814.69
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	49	829.34	850.07
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	50	868.23	889.93
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	51	906.63	929.30
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	52	948.93	972.65
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	53	991.71	1016.50
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	54	1037.89	1063.83
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	55	1084.07	1111.17
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	56	1134.14	1162.49
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	57	1184.70	1214.32
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	58	1238.66	1269.63
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	59	1265.40	1297.03
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	60	1319.36	1352.34
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	61	1366.03	1400.18

62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	62	1396.65	1431.57
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	63	1435.06	1470.93
62560PA0010125	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1458.39	1494.85
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	382.13	382.13
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	15	416.09	416.09
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	16	429.08	429.08
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	17	442.07	442.07
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	18	456.05	456.05
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	19	470.04	470.04
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	20	484.52	484.52
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	21	499.51	512.00
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	22	499.51	512.00
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	23	499.51	512.00
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	24	499.51	512.00
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	25	501.51	514.05
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	26	511.50	524.29
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	27	523.49	536.57
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	28	542.97	556.54
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	29	558.95	572.93
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	30	566.94	581.12
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	31	578.93	593.41
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	32	590.92	605.69
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	33	598.41	613.37
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	34	606.41	621.57
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	35	610.40	625.66
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	36	614.40	629.76
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	37	618.39	633.85
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	38	622.39	637.95
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	39	630.38	646.14
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	40	638.37	654.33
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	41	650.36	666.62
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	42	661.85	678.40
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	43	677.84	694.78
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	44	697.82	715.26
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	45	721.29	739.32
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	46	749.27	768.00
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	47	780.73	800.25
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	48	816.70	837.12
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	49	852.16	873.47
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	50	892.12	914.43
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	51	931.59	954.88
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	52	975.04	999.42
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	53	1019.00	1044.48
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	54	1066.45	1093.12
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	55	1113.91	1141.75
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	56	1165.36	1194.49
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	57	1217.31	1247.74
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	58	1272.75	1304.57
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	59	1300.22	1332.73
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	60	1355.67	1389.56
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	61	1403.62	1438.71
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	62	1435.09	1470.97
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	63	1474.55	1511.42
62560PA0010125	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1498.53	1535.99

Exhibit 1: Derivation of Projection Period MLR

Projected Paid Claims	Projected Net Amount of Risk Adjustment	Projected Quality Improvement Initiatives	Projected Exchange User Fees	Projected Taxes & Fees	Projected Premium	Loss Ratio
\$ 16,622,120	\$ (601,871)	\$ 421,378	\$ 483,051	\$ 79,411	\$ 21,252,735	85.3%

Exhibit 2: Actual vs Pricing MLR & Member Months

Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2019	108.9%	86.8%	36	36
2020	68.3%	87.9%	36	36
2021	101.0%	82.8%	34,728	41,460

Exhibit 3: Derivation of Age Calibration Factor

Age Band	Age Factor	Current/Projected Enrollment Distribution
0-14	0.765	6.18%
15	0.833	0.52%
16	0.859	0.50%
17	0.885	0.58%
18	0.913	0.57%
19	0.941	0.75%
20	0.970	0.86%
21	1.000	0.90%
22	1.000	0.94%
23	1.000	0.83%
24	1.000	0.85%
25	1.004	0.81%
26	1.024	1.10%
27	1.048	1.26%
28	1.087	1.31%
29	1.119	1.27%
30	1.135	1.37%
31	1.159	1.38%
32	1.183	1.49%
33	1.198	1.51%
34	1.214	1.55%
35	1.222	1.50%
36	1.230	1.45%
37	1.238	1.44%
38	1.246	1.57%
39	1.262	1.42%
40	1.278	1.48%
41	1.302	1.46%
42	1.325	1.54%
43	1.357	1.53%
44	1.397	1.51%
45	1.444	1.55%
46	1.500	1.44%
47	1.563	1.54%
48	1.635	1.59%
49	1.706	1.63%
50	1.786	1.75%
51	1.865	1.92%
52	1.952	2.15%
53	2.040	2.16%
54	2.135	2.24%
55	2.230	2.38%
56	2.333	2.62%
57	2.437	2.86%
58	2.548	3.24%
59	2.603	3.44%
60	2.714	3.69%
61	2.810	4.35%
62	2.873	5.28%
63	2.952	6.11%
64 and over	3.000	6.64%

Initial Age Factor:	1.88774
3-child cap Adjustment:	0.99699
Final Age Factor used:	1.88206

Exhibit 4: Derivation of Geographical Calibration Factor

Rating Areas	Portion of Projected Enrl	Proposed Factor
1	46.55%	0.966
2	0.00%	1.165
3	0.00%	1.280
4	0.00%	0.966
5	53.45%	0.993
6	0.00%	1.431
7	0.00%	1.455
9	0.00%	1.274

Calibration Factor
0.980

Exhibit 5: Derivation of Annual Trend

Entire ACA-compliant Individual Block

Base Data

Inpatient Hospital

YEAR	ALLOWED AMT	ADMIT CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$167,542,399	9,049	1,561,967	\$18,515.02	69.5
2022	\$127,217,639	5,950	1,245,888	\$21,381.12	57.3

Outpatient Hospital

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$211,485,560	527,069	1,561,967	\$401.25	4,049.3
2022	\$176,886,593	426,412	1,245,888	\$414.83	4,107.1

Professional

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION ADMIT PTPM
2019	\$140,269,799	1,016,813	1,561,967	\$137.95	7,811.8
2022	\$120,609,957	857,760	1,245,888	\$140.61	8,261.7

Other Medical

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$100,460,483	88,462	1,561,967	\$1,135.63	679.6
2022	\$101,267,914	70,095	1,245,888	\$1,444.72	675.1

Prescription Drugs

YEAR	ALLOWED AMT	Prescriptions	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$155,609,709	1,583,425	1,561,967	\$98.27	12,164.9
2022	\$171,516,844	1,269,172	1,245,888	\$135.14	12,224.3

Pediatric Dental

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$1,155,856		1,561,967		
2022	\$1,230,756		1,245,888		

Pediatric Vision

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$422,008		1,561,967		
2022	\$367,440		1,245,888		

2019 to 2022 Trend Output (3 Year Compounded)

Service Category	2021 Allowed Amt	Weight	Cost	Utilization	Overall
Inpatient Hospital	\$127,217,639	18.2%	4.91%	-6.24%	-1.63%
Outpatient Hospital	\$176,886,593	25.3%	1.12%	0.47%	1.59%
Professional	\$120,609,957	17.3%	0.64%	1.88%	2.53%
Other Medical	\$102,866,110	14.7%	8.35%	-0.22%	8.12%
Capitation	\$0	0.0%	0.00%	0.00%	0.00%
Prescription Drugs	\$171,516,844	24.5%	11.20%	0.16%	11.38%

Historical Annual Trend **4.64%**

Exhibit 7: Derivation of 3-child Cap Adjustment Factor

Total Members	Dependents under the age of 21 in excess of 3 per contract	% of Total	3-child Cap Adjustment
100,652	303	0.3010%	0.99699

UPMC February 2023 Individual Population including all legal entities

Exhibit 8: Derivation of Change in Network Factor

Legal Entity	Average Network Factor	Induced Demand Factor	Average Geographic Factor	Normalization Factor	Normalized Product / Service Area / Induced Demand Factor	Portion of Projected Enrollment	Change in Network Factor
Health Coverage	1.155	1.073	0.980	1.103	1.340	2.2%	1.340
Health Options	0.842	1.074	0.994	1.103	0.993	97.8%	0.993

Normalization Check:

1.00

Exhibit 9: Derivation of Change in Other Factor

Legal Entity	Unadjusted Projected Allowed EHB Claims PMPM	Change in Morbidity	Change in Network	Total Adjusted Projected Allowed EHB Claims PMPM	Projected Paid to Allowed Ratio	Projected Incurred EHB Claims PMPM	Projected Savings from Initiatives	Adjusted Projected Incurred EHB Claims PMPM	Adjusted Projected Allowed EHB Claims PMPM	Portion of Projected Enrollment
Health Coverage	\$ 614.43	1.015	1.340	\$ 835.56	0.777	\$ 648.97	\$ 15.61	\$ 633.36	\$ 815.46	2.2%
Health Options	\$ 614.43	1.015	0.993	\$ 619.17	0.779	\$ 482.39	\$ 15.61	\$ 466.78	\$ 599.13	97.8%
Average				\$ 623.90		\$ 486.04		\$ 470.43	\$ 603.87	

Change in Benefits/Other Factor to Apply: **0.9679**

Exhibit 10: Derivation of Projected Risk Adjustment PMPM

Step 1:

2022 Estimate

Market / Legal Entity	Transfer	Member Months	Transfer PMPM
IND / UPMC Health Options, Inc.	-\$30,227,206	1,218,438	-\$24.81
IND / UPMC Health Coverage, Inc.	\$496,079	27,450	\$18.07
Total	-\$29,731,127	1,245,888	-\$23.86

Step 2:

2022 Estimate Adjusted for 2024 HHS Risk Model

Market	Transfer PMPM
IND	-\$22.79

Change in Transfer PMPM:

Step 3:

2024 Projection As Implemented in Filing

Market	Transfer PMPM
IND	-\$21.76

The 2024 projected risk adjustment transfer PMPM (-\$21.76; cell C29) used in the filing reflects the 2024 projected RADV adjustment PMPM (\$1.03; cell C36)

Projected RADV Adjustment PMPM:

Exhibit 11: Projected Administrative Expense Load Development

General and Claims PMPM	Agent/Broker Fees and Commissions PMPM	Quality Improvement Initiatives PMPM	Projected Required Revenue PMPM	General and Claims % of Projected Revenue	Agent/Broker Fees and Commissions % of Projected Revenue	Quality Improvement Initiatives % of Projected Revenue	Admin Expense % of Projected Revenue
\$ 61.15	\$ 6.16	\$ 15.23	\$ 765.39	8.0%	0.8%	2.0%	10.78%

Exhibit 12: Derivation of Projected Taxes and Fees

Risk Adjustment User Fee PMPM	PCORI Fee PMPM	PA Premium Tax (if applicable) PMPM	Federal Income Tax PMPM	Total Taxes & Fees PMPM	2023 Projected Lives (from Table 10)	2023 Projected Member Months	Projected Taxes & Fees
\$0.21	\$0.25	\$0.00	\$2.41	\$2.87	2,305	27,660	\$79,411

Projected Taxes & Fees from Exhibit 1:	\$79,411
Check:	TRUE

Exhibit 14: Derivation of Change in Geographic Rating Factors

Rating Area	Current Factor	Proposed Factor
Rating Area 1	0.966	0.966
Rating Area 2		
Rating Area 3		
Rating Area 4		
Rating Area 5	0.966	0.993
Rating Area 6		
Rating Area 7		
Rating Area 9		

	Rating Area 5	Total Market	Differential
Claims PMPM	\$ 690.05	\$ 605.24	1.140
Avg PLRS	1.714	1.573	1.090
Total			1.046

Exhibit 15: Exchange User Fee Development

Exchange Status	Current/Projected Premium Distribution	Exchange Fee	Weighted Exch Fee
Off Exchange	23.9%	0.0%	0.0%
On Exchange	76.1%	3.0%	2.3%
Total	100.0%		2.3%

Projected Required Revenue PMPM:	\$ 765.39
Projected Paid Exchange User Fees PMPM:	\$ 17.46

2024 Business Rules Template v13.0

All fields with an asterisk (*) are required. To validate the template, press Validate button or Ctrl + Shift + I. To finalize the template, press Finalize button or Ctrl + Shift + F.

Enter the Issuer Rule on the first row (no Product ID or Plan ID).

For each Product rule, enter only the Product ID and the business rules that differ from the Issuer Rule.

For each Plan rule, enter only the Plan ID and the business rules that differ from the Product or Issuer Rule.

Issuer level rule will apply only to plan type indicated in cell C10.

HIOS Issuer ID* 62560
Medical, Dental, or Both?* Medical

Product ID	Plan ID (Standard Component)	Medical or Dental Rule?*	What is the maximum number of rated underage dependents on this policy?	Is there a maximum age for a dependent?	How is age determined for rating and eligibility purposes?	How is tobacco status determined for subscribers and dependents?	What relationships between primary and dependent are allowed, and is the dependent required to live in the same household as the primary subscriber?
		Medical	3	25	Age on effective date	6	Self, Yes; Spouse, No; Child, No; Stepson or Stepdaughter, No; Life Partner, No; Foster Child, No; Ward, No

Standard Questions – IND Health Coverage

1. Membership

- a. If the projected membership for plan year 2024 significantly differs from the current 2/1/2023 membership, please explain why.

For renewing plans, the basis of our projected membership for plan year 2024 is our current membership as of 2/1/2023. Because we expect the market to expand in 2024 as a direct result of the end of Medicaid eligibility redeterminations, we included approximately 4,700 additional enrollees in our projections across all subsidiaries, and allocated this enrollment across plans in our portfolio proportionally to the enrollment as of 2/1/2023. For new plans to be introduced in 2024, we relied on internal modelling and colleagues familiar with market dynamics to estimate enrollment. Please refer to the projected membership in Table 10 of the PAAM Exhibits.

2. Experience Period Claims:

- a. Please confirm that all claims which are capitated have been removed from the experience period claims.

[REDACTED]

- b. Please confirm that all non-EHB claims have been removed from the experience period claims.

We can confirm that all non-EHB claims have been removed from the experience period claims.

- c. How are drug rebates projected to change from the base period to the rating period? How has this change been reflected in the rate development?

[REDACTED]

[REDACTED]

3. COVID:

- a. Please confirm that Tables 2-4 of the PAAM Exhibits do not have any COVID adjustment. Additionally, please confirm that any COVID adjustment factor in the filing is reflected in Table 5 of the PAAM Exhibits.

We can confirm that Tables 2-4 of the PAAM Exhibits are not adjusting for COVID. We are not including a COVID adjustment factor in our filing, thus no associated factor is reflected in Table 5 of the PAAM Exhibits.

- b. If there is a COVID adjustment factor other than 1.0, please provide a quantitative exhibit supporting the factor.

The COVID adjustment factor in the filing is 1.0 (no adjustment).

4. Trend:

- a. [SG. Only] If the Total Annual Trend in Table 3 (weighted by credibility) and the Annual Trend used to calculate quarterly rates in Table 5A differ, please provide an explanation and exhibit in support of the variation.

N/A

- b. [SG. Only] In Table 5A, if cells K32:M32 are left to equal J32, please explain why that is a reasonable assumption.

N/A

5. Table 6 - Retention:

- a. Please confirm that the federal income tax is calculated using a Federal Income Tax Rate of 21%. If other adjustments were made in Table 6, cell C57, please provide a demonstration of how this number was calculated and an explanation of the other adjustments included in the calculation.

UPMC is filing a 1.5% surplus and risk load for the 2024 rating period, including consideration of the 21% federal income tax rate. The surplus and tax are both reflected in Table 6, and cell C57 does not reflect any additional adjustments.

- b. Please confirm that the Risk Adjustment User Fee PMPM is consistent with HHS Final Notice of Benefit and Payment Parameters for plan year 2024.

We can confirm that the Risk Adjustment User Fee of \$0.21 PMPM is consistent with HHS Final Notice of Benefit and Payment Parameters for plan year 2024.

- c. Please provide an exhibit showing the commission PMPM amount to be paid to brokers in the following situations: Open-Enrollment Enrollee – Renewing, Open Enrollment Enrollee – New, Special Enrollment Period Enrollee – New, Special Enrollment Enrollee – Renewing. If the commission PMPM is not consistent between the four options above, please provide a detailed explanation as to the reason for the difference.



6. Pricing AVs:

- a. Please confirm that the Pricing AVs were calculated using a single risk pool (i.e., claims experience is not separated by metal level).

We can confirm that the Pricing AVs were calculated using a single risk pool (i.e. claims experience is not separated by metal level).

- b. Please identify and support any differences between the company's metallic AV calculator results and the corresponding Pricing AVs.

Unlike the AV Calculator (AVC), which relies on a national data set, UPMC models actuarial value of benefit based on its own allowed claims experience. The UPMC benefit valuation calculator is updated annually and is used to determine the actuarial value of a plan design by readjudicating an experience period claim by claim to calculate the plan liability for each policyholder. The ratio of the total plan liability to the total allowed claims is the plan AV. This simulation ensures that UPMC has the ability to calculate factors that account for embedded versus aggregate deductibles or out-of-pocket maximums, and that claim types align with our schedule of benefits.

Table 10 of the PAAM Exhibits illustrates the AV results from both the AVC and our pricing process for each plan.

7. Expanded Bronze Plans:

- a. Please provide an exhibit which demonstrates that the criteria for expanded bronze plans have been met.

All Bronze Plans offered under UPMC Health Coverage (Issuer ID 62560) in the Individual market are within standard Bronze de minimus range.

8. PAAM Exhibits – Consumer Factors:

- a. Please provide quantitative and qualitative support for the proposed geographic rating area factors, if different from the previous year.

Please see Supporting Exhibit 14 for support for the proposed change in geographic rating factors.

- b. Please provide quantitative and qualitative support for the proposed network factors, if different from the previous year.

Please see Supporting Exhibit 16 for support for the proposed change in network rating factors.

9. Public Health Emergency:

- a. With the Public Health Emergency expected to end on May 11th, how has the rate development been affected? Please provide support for any adjustments, or support for making no adjustments, if applicable.

[REDACTED]

[REDACTED]

- b. Furthermore, with the Public Health Emergency scheduled to end on May 11th, has any adjustment been made specifically to the morbidity assumption for Plan Year 2024?

A morbidity factor of 1.015 is being applied to the 2024 ACA Individual index rate. When

[REDACTED]

[REDACTED]

- c. Please provide commentary on how the Company believes services such as COVID vaccinations and COVID testing will be handled in PY24. Within your response please clarify if these services will be considered preventative and covered at 100%.

For Plan Year 2024, UPMC Health Plan will apply cost share for COVID-19 diagnostic and antibody testing and prescription antiviral and monoclonal antibody treatment in accordance with the cost share set forth in a member's plan documents. COVID-19 vaccines will continue to be covered at no-cost to members as a preventive service. Over-the-counter COVID-19 tests will no longer be eligible for reimbursement under a member's medical benefit.

10. MLR Exhibit:

- a. Please complete table below which summarizes the most recent three years of complete MLR information.
- i. Actual is the final information which was filed for the specified calendar year
 - ii. Pricing is the information which was projected in the final annual filing for the given year (i.e., 2020 pricing information is from the plan year 2020 annual filing submitted in 2019)

Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2019	108.9%	86.8%	36	36
2020	68.3%	87.9%	36	36
2021	101.0%	82.8%	34,728	41,460

- b. Are the MLRs and Member Months between Actual and Pricing comparable? If not, explain.

Because the policies issued in the Individual market align with the calendar year, these MLRs are fairly comparable. MLR differences observed by plan year can be attributed to claims experience emerging differently than expected as well as Risk Adjustment transfers generally materializing less favorable than projected at the time of pricing.

The actual and pricing member months are comparable. Variances are generally driven by relative rate position among other carriers, which are not known at the time of rating, as well as any holistic changes to the market.

- c. Does the insurer expect to pay MLR rebates for the 3-year period above?

UPMC does not expect to pay MLR rebates for the 3-year period above.

11. Plan of Withdrawal:

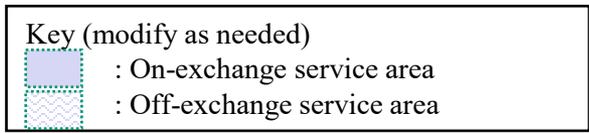
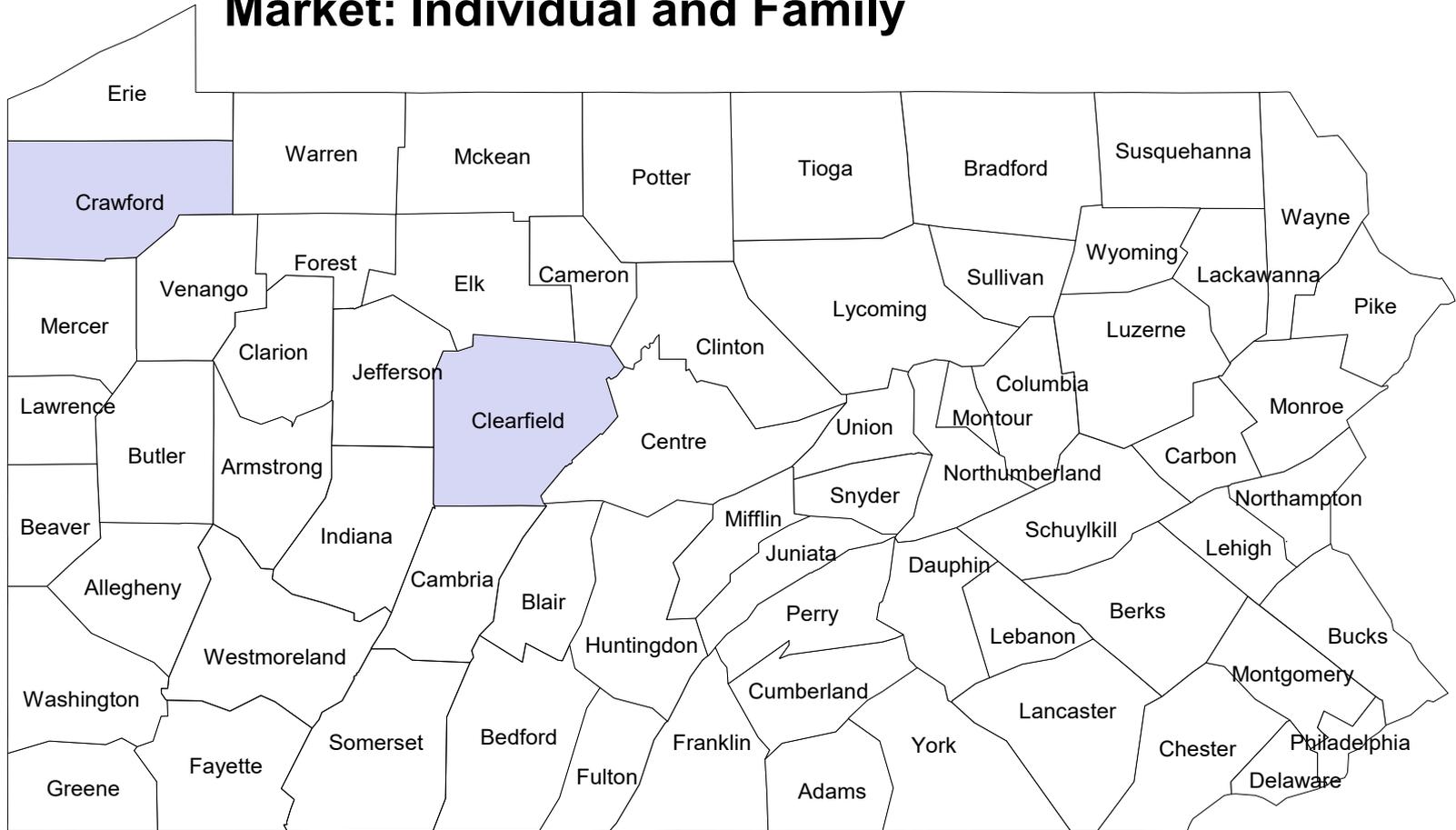
- a. Please confirm that a Plan of Withdrawal has been submitted if any plans are being discontinued.

UPMC does not intend to discontinue the issuance of any plan, product, or book of business at the end of the policy term for current policyholders without offering alternative coverage.

2023 Service Area

Issuer: UPMC Health Coverage

Market: Individual and Family



2024 Service Area

Issuer: UPMC Health Coverage

Market: Individual and Family

